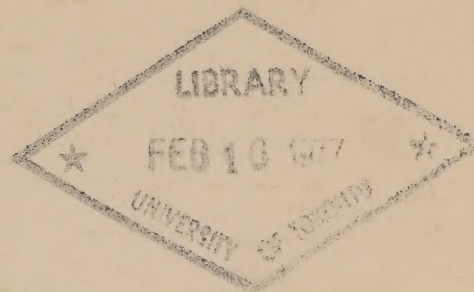


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## Some characteristics of post-secondary students in Canada



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Some characteristics of post-secondary  
students in Canada

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# Foreword

At the request of the Department of the Secretary of State, Statistics Canada undertook a sample survey of post-secondary students in Canada in early 1975. The sample was drawn from all provinces and from all fields of study and it included full-time and part-time students registered for a credit course in universities, community colleges and other post-secondary institutions.

The questionnaire covered a wide range of topics, such as students' demographic characteristics, their expenditures and incomes and their parents' education and incomes. The survey data will be of use to educational planners in governments and institutions, to students and teachers and to members of the general public.

This report is designed to provide a description of the main results of the survey, together with some of the more important statistical tables. It was written jointly by Bill Ahamad, David Zussman and Anne Bowen. The charts were prepared by François Cadoret using the EDP systems of the

Research and Information Services Division, Ministry of State for Science and Technology.

A survey of this size could only be carried out successfully with the cooperation of all the parties concerned. We are particularly grateful to the students themselves who completed the questionnaire with care and diligence. The assistance of the provincial governments and of the post-secondary institutions is also gratefully acknowledged.

The Education, Science and Culture Division of Statistics Canada was responsible for designing the questionnaire and for editing, coding and processing the survey results. It would have been impossible to release the survey results in such a short time without the full cooperation and support of the staff of that Division.

A. Fortier,  
Under Secretary of State





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## CHAPTER I: Introduction

### Purpose

The Post-Secondary Student Survey, 1974-75, was designed to provide detailed data on a wide range of characteristics of post-secondary students. The topics covered include demographic, educational and socio-economic background, expenditures and incomes, and employment activities.

The purpose of this report is to describe the highlights of the survey results while at the same time pointing out some of the policy implications of the data.

### Background

Post-secondary education in Canada has undergone a number of significant changes in the past 15 years. In the early sixties the demand for higher education increased markedly in response to two main factors. The initial wave of the post-war "baby boom" had reached the 18-24 age group, increasing the numbers in this traditional population base for post-secondary students. At the same time, the proportion of this age group seeking higher education increased partly because of growing recognition of the social and economic benefits of post-secondary education. (See Harvey and Lennards, 1973.)<sup>1</sup>

The greater demand was accommodated through both the expansion of existing institutions and the creation of new ones. The growth in enrolments was particularly high for non-university institutions which provided more vocationally and career-oriented courses than universities. (See

Campbell, 1975.) In Quebec, the CEGEPs (Collèges d'enseignement général et professionnel) assumed a particular importance: attendance at a CEGEP became compulsory for all students intending to proceed to university.

Public funds have played an important part in financing the expansion of post-secondary education, and the relative share of total expenditures borne by the provincial and federal governments has increased substantially. In the early sixties it was generally accepted that increased expenditures on education would generate large public benefits in the form of economic growth. (See Economic Council of Canada, 1965.) Such a view, together with the expanding state of the economy at that time, helped to create a favourable climate for the provision of the large public expenditures needed over the subsequent years.

In 1967 the Federal Government altered its method of providing support for post-secondary education so that its contribution could be more closely tied to the financial needs of all types of post-secondary institutions. Under Part VI of the Federal-Provincial Fiscal Arrangements Act, 1972, most provinces receive an annual amount equal to 50 per cent of eligible institutional operating expenses.

The rapid expansion of post-secondary education focussed attention on a number of important issues. One of these was the question of accessibility to higher education. Increased investment in education generates benefits not only to society as a whole but also to the individuals receiving more education. Since public expenditures were being used to finance this increased investment, it became more important to ensure that the benefits of education were available equally to persons from all strata in society. In particular, it

<sup>1</sup>References in the text give only author and year of publication. Further details appear in the bibliography at the end of the text.

became increasingly important to ensure that children from low-income families had the same opportunities for higher education as those from families which could more easily afford such education.

An attempt was made by the Federal Government to deal with the issue of accessibility through the creation of the Canada Student Loans Plan (CSLP) in 1964. Under the CSLP, eligible students – with eligibility determined on the basis of financial need – receive loans to assist them in paying for their post-secondary education. Such loans are provided by chartered banks at a rate of interest below the market rate: the Federal Government pays the interest due until six months after termination of full-time study. At the same time, many provinces implemented student assistance schemes under which students receive part of their assessed financial needs in the form of non-repayable grants.

The reduction of financial barriers was only one step in the provision of equal accessibility for all students. Social, cultural, and psychological factors tend to affect a student's aspirations to take higher education and these could become effective barriers to higher education for certain kinds of students. Indeed, Pike (1970) suggested that participation rates – which provide one indicator of equality of accessibility – were substantially lower for low-income families despite the financial assistance provided to students. These rates also vary from province to province so that students in different parts of the country could have significantly different opportunities for higher education.

The question of accessibility to post-secondary education is a complex one and can only be properly studied from a number of different perspectives. For example, it can be

examined from the point of view of high school students and the factors which influence their decisions to proceed, or not, to post-secondary education. (See Ycas, 1976, for a pilot study by the Department of the Secretary of State on the career decisions of senior high school students.) Another way of studying the question of accessibility is to examine the participation of students already in the post-secondary sector to determine the extent of differences between socioeconomic groups in the general population.

### **Design and Objectives of the Post-Secondary Student Survey, 1974-75**

The survey was designed to provide detailed data which could be used in determining and analysing differences in participation in post-secondary education. The questionnaire was distributed in the spring of 1975 to a stratified systematic sample of about 100,000 students registered for credit courses in post-secondary institutions in different provinces and fields of study. About 60,000 usable replies were received and these have been weighted to provide estimated characteristics for the total student population. (See Appendix II for a description of the sampling methodology.)

The survey provides a single source of varied student data, some of which are not available from other sources. For example, it provides detailed data on students' expenditures and incomes, on the type of accommodation they used, on their programs of study, on their demographic characteristics and on their parents' education and incomes. These data can therefore help to answer a number of questions on participation in post-secondary education.



For example, what proportion of post-secondary students were from low-income families? Did students make wide use of loan facilities? How important were loans as a source of students' incomes? What are some of the factors which accounted for differences in students' incomes and expenditures? Did students take their post-secondary education in their home provinces? Did students from different parts of the country participate to the same extent in post-secondary education? How did part-time students differ from full-time students? How important were differences in incomes and expenditures in explaining the choice of part- or full-time study? What were the main differences between students in universities and those in community colleges?

The survey data can also be compared with data from a previous survey of post-secondary students carried out in 1968-69. (See Dominion Bureau of Statistics, 1970.) Such a comparison will indicate how the characteristics of post-secondary students and the participation of different groups of the population have changed since that time. For example, it will indicate whether or not the participation of students from low-income groups has changed since 1968-69. Similarly, such a comparison may be used to study how students' financial patterns have changed over time and hence to provide indicators of the changing importance of student loans.

Finally, the data from the survey provide a valuable complement to other data on topics related to post-secondary education. For example, the data may be used with data from the Highly Qualified Manpower Survey, 1973, (which can be obtained from Statistics Canada) to provide estimates of the net monetary returns to different types of post-secondary education.

### **Design of this Report**

The purpose of this report is, as noted previously, twofold: to provide as broad a view as possible of the general characteristics of post-secondary students, and to make some preliminary observations on the policy implications of the data. An attempt has been made to keep the analysis simple and to use cross-tabulations to identify some important relationships and differences. This approach was considered appropriate in providing a broad view of the results. It had the additional advantage that the analysis could be produced fairly quickly. However, this approach had the disadvantage that the analysis could only be quite general, and many of the findings require more detailed and systematic investigation. For example, the finding that there are wide provincial differences in the cost of post-secondary education clearly needs a more detailed analysis than has been possible in this report.

The sample estimates have been weighted to give estimates of the characteristics for the total student population. It has also been assumed that the non-respondents on any particular question had the same characteristics as those for respondents on the same question. Thus non-respondents have been added in for the characteristics described in the text. It should be noted, however, that this procedure may have introduced some error in estimates for the total student population, especially for those characteristics for which the non-response rate was high. (See Appendix III.)

Much of the information collected in the survey is based on students' perceptions or opinions about a particular situation. These subjective responses should be interpreted with some care.

The chapters which follow deal with the following topics: educational characteristics, demographic and socio-economic background, interprovincial mobility, employment activities and financing. A summary of the findings related to each topic appears at the end of the relevant chapter. The main conclusions and some of the implications for public policy are discussed in the final chapter.

The definitions of some of the variables used in the report are included in Appendix I, while the sampling methodology is outlined in Appendix II. Some of the limitations of the data are discussed in Appendix III. A copy of the questionnaire appears as Appendix IV.

The survey data have been stored on tape and are available to researchers or interested members of the public through Statistics Canada. Persons interested in analysing the data for particular groups of post-secondary students or for particular provinces, or in examining specific issues in post-secondary education, are encouraged to utilise the data to the fullest. A large number of statistical tables, which may be sufficient for many users, are included in Appendix V of this report.

## CHAPTER 2: Educational Characteristics

### Some Basic Definitions

Because of the complexity of describing the large body of data contained in the survey, a basic classification of students was used throughout this report. The classification is based on stratification variables used for the sampling procedure and reflects what seems to be both a simple and meaningful classification of the major types of students in the post-secondary sector.

In the text, the different categories are referred to as “type of student.” There are two main categories: “community college” and “university.” These are subdivided to form a total of nine groups: full-time transfer, part-time transfer, full-time terminal, part-time terminal, full-time undergraduate, part-time undergraduate, full-time graduate, part-time graduate and professional.

“University” covers all degree granting institutions, while “community college” is used for all non-degree granting post-secondary institutions. The latter includes the usual community colleges, CEGEPs in Quebec (Collèges d’enseignement général et professionnel), CAATS in Ontario (Colleges of Applied Arts and Technology), schools of art, agricultural colleges, teacher colleges, regional and hospital schools of nursing and other such institutions.

University students are divided into “professional”, “undergraduate” and “graduate.” The “professional” group includes students enrolled for their first degree in law, medicine or dentistry. Although these students are undergraduates in the usual sense of the term, most of them possess a prior degree and are therefore somewhat different from other first degree students. They are not treated as

graduates in the normal sense of the term because they are subject to different admission policies. Their training also includes practical experience which is not normally a part of other university programs. The term “undergraduates” is used to include all students enrolled for a first degree but excluding the professional group. “Graduates” cover all students who are registered for a graduate degree or diploma.

Institutions of the “community college” type offer terminal programs which are career or vocationally oriented and which provide students with a recognized diploma or certificate. Students in such programs are referred to as “terminal” students. Community colleges sometimes provide one or two-year academic programs, after which a student may proceed to university. Such students are classified as “transfer” students.

Students have also been classified as “full-time” or “part-time,” based simply on the students’ interpretations of status. These have been used in conjunction with each of the categories above, with the exception of the “professional” group which is made up almost entirely of full-time students.

### General Characteristics

Enrolment in post-secondary institutions has increased dramatically since 1960. The full-time participation rate, which is defined as the ratio of full-time post-secondary enrolment to the population aged from 18 to 24, increased from just under 10 per cent in 1960 to nearly 19 per cent in 1973. (See Figure 2.1.) These full-time participation rates understate the true growth in involvement in post-secondary education. The growing popularity of part-time studies –

**Table 2.1 Total Participation Rates and Distribution of Enrolment and Population aged 18-24 by Province, 1974-5**

Province	Participation Rate <sup>1</sup>	Share of National Post-Secondary Enrolment <sup>1</sup>	Share of Total Population <sup>2</sup> aged 18-24
	(%)	(%)	(%)
Newfoundland	9.9	1.1	2.6
Prince Edward Island	15.8	0.3	0.5
Nova Scotia	16.0	2.9	4.9
New Brunswick	13.5	2.2	3.1
Quebec	27.4	34.5	28.0
Ontario	21.0	37.7	34.3
Manitoba	19.4	3.8	4.4
Saskatchewan	15.3	2.7	3.9
Alberta	18.3	6.8	7.7
British Columbia	17.7	8.0	10.3
Yukon	5.4	0.0	0.1
Northwest Territories	5.9	0.0	0.2
Canada	21.7	100.0	100.0

<sup>1</sup>Based on the Post-Secondary Student Survey 1974-5. The participation rate is defined as the ratio of the sum of full-time and part-time enrolment to the population aged 18-24.

<sup>2</sup>Based on estimates from Statistics Canada. See Statistics Canada (1974).

especially for older persons – suggests that the *total participation rate* (which is defined as the ratio of the sum of full-time and part-time enrolment to the population aged 18-24) has increased even more rapidly.

The benefits and costs of these increases, however, have not been shared equally by all Canadians. Total participation

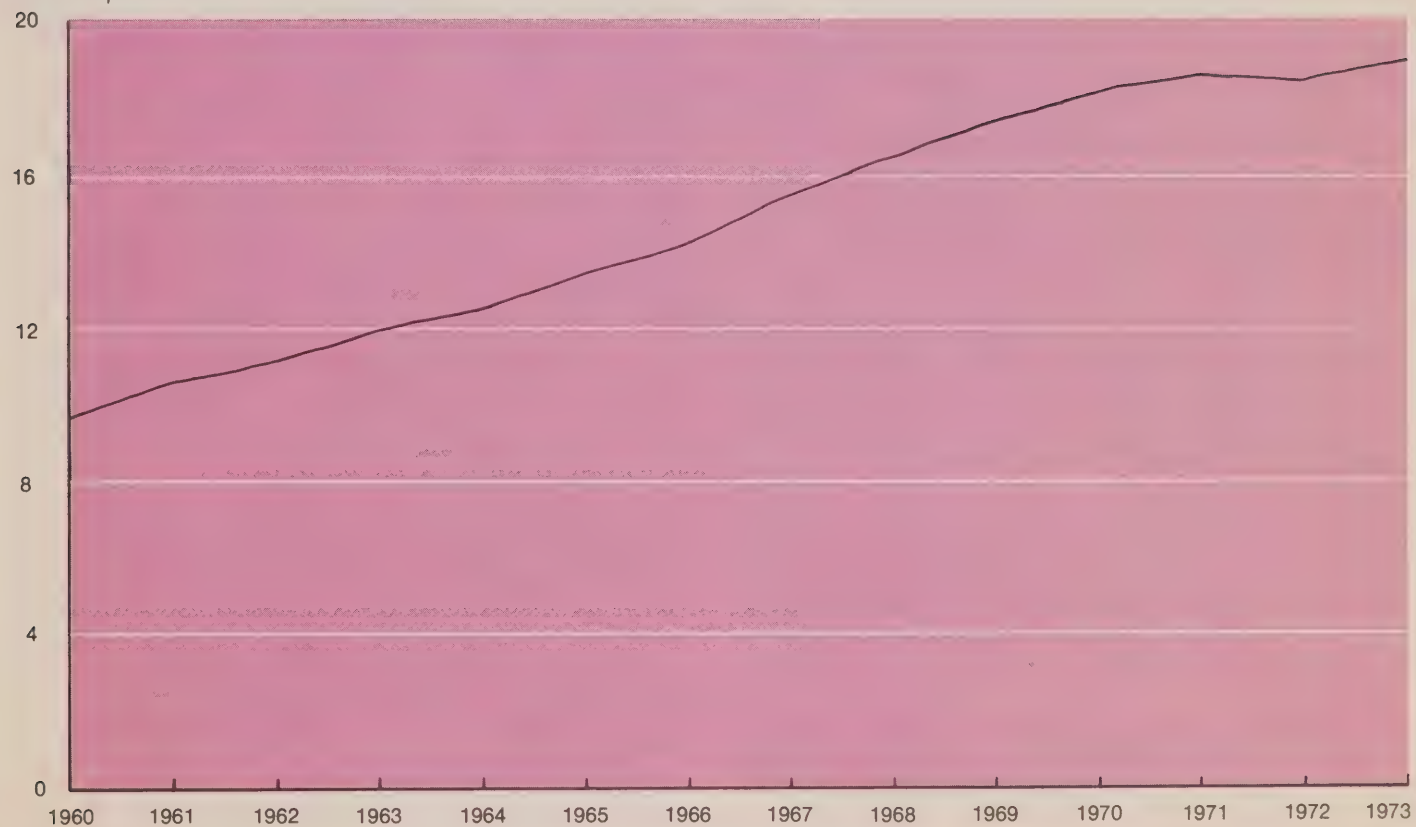
rates vary substantially by province. (See Table 2.1.) Apart from the Yukon and Northwest Territories, participation rates tend to be the lowest for the Atlantic Provinces and the highest for Quebec and Ontario.

Another way of looking at provincial differences is to compare the provincial shares of enrolment with their



**Figure 2.1 Participation Rates for Post-Secondary Education**

% Participation Rates



populations aged 18-24. Only in Quebec and Ontario does the share of enrolment exceed that for their 18-24 populations.

There may be more than one explanation for these findings. Quebec and Ontario each have a well-developed post-secondary sector, with a large number of institutions covering a wide range of options for students. In recent years, Quebec has stressed the development of the comparatively inexpensive CEGEP system and students must now normally attend CEGEPs before proceeding to university. Although Ontario has not adopted a similar policy, an extensive non-university, post-secondary sector has also developed there.

It may also be the case that students in the highly urbanised and industrialised centres in Quebec and Ontario have different perceptions of the need for higher education than students elsewhere in Canada. Thus they may consider it more important from the point of view of employment prospects to take post-secondary education.

The Yukon and Northwest Territories had the lowest participation rates. An important reason for this is that there are virtually no post-secondary facilities in either of these two parts of the country. As a result, students from these two areas have to bear the large costs of attending institutions far from their homes and have to overcome the social and psychological barriers affecting their educational aspirations.

Post-secondary students in Canada enrolled in credit courses in 1974-5 were estimated to be slightly more than 660,000. (It should be noted that these estimates may differ from estimates of enrolment published by Statistics Canada

because of differences in definition and coverage.) The largest number of students – 253,000 – were in Ontario. Quebec had an estimated 222,000 students. Thus Quebec and Ontario together accounted for over 70 per cent of all post-secondary students in Canada. As expected, the smallest and least populated province, Prince Edward Island, had the least number of students. There were approximately 2,000 undergraduates and community college students there.

Because of the increase in access by students to the non-university sector, enrolment in community colleges has grown so much that in 1974-5 they accounted for 35 per cent of the total student population. (See Table 2.2.) In Quebec, where attendance at a CEGEP is normally compulsory for students wishing to go to university, more than 61 per cent of the post-secondary students were attending community colleges. In the remaining nine provinces, university transfer programs are not as common and only in British Columbia were a substantial proportion of students in such programs.

Overall, undergraduate students – especially those on a full-time basis – were the most numerous of post-secondary students. (See Figure 2.2.) There was, however, considerable provincial variation in the proportion of such students. Quebec had the lowest proportion (29 per cent) of undergraduates but this is probably due to the compulsory attendance at CEGEPs for students intending to proceed to university. Prince Edward Island had the largest proportion (89 per cent) of undergraduates, probably because of the limited facilities at both the community college and graduate levels.

In general, almost 19 per cent of all post-secondary students attended post-secondary institutions on a part-time basis.

**Table 2.2 Type<sup>1</sup> of Student by Province of Study**

Province	Community College				University				TOTAL		
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional	Per Cent <sup>2</sup>	Number
	Full	Part	Full	Part	Full	Part	Full	Part			
	%	%	%	%	%	%	%	%	%	%	(000)
Nfld	0.0	0.0	11.6	0.2	58.3	20.2	3.8	3.4	2.6	100.0	7.9
PEI	0.0	0.0	9.6	0.4	64.8	25.2	0.0	0.0	0.0	100.0	2.0
NS	0.5	0.0	7.3	1.6	63.8	12.6	6.7	2.3	5.1	100.0	19.2
NB	0.8	0.1	5.9	0.0	68.9	15.9	4.5	2.1	1.8	100.0	13.9
Que	30.0	2.2	26.5	2.8	20.9	8.3	4.3	2.6	2.4	100.0	221.7
Ont <sup>3</sup>	0.0	0.0	20.2	0.9	49.5	15.3	7.2	4.0	2.9	100.0	252.7
Man	0.1	0.0	6.5	0.3	55.0	22.0	7.9	4.4	3.8	100.0	26.5
Sask	0.4	1.9	11.2	0.5	58.7	12.5	5.8	3.6	5.3	100.0	18.5
Alta	3.9	1.0	19.0	2.0	53.1	7.2	7.1	3.6	3.2	100.0	45.0
BC	10.5	5.5	12.4	9.3	43.0	6.9	7.7	2.3	2.3	100.0	54.3
Canada %	11.5	1.3	20.1	2.3	40.8	11.9	6.1	3.3	2.9	100.0	
Number (000)	76.1	8.6	132.7	15.2	269.0	78.7	40.4	21.8	19.2		661.7

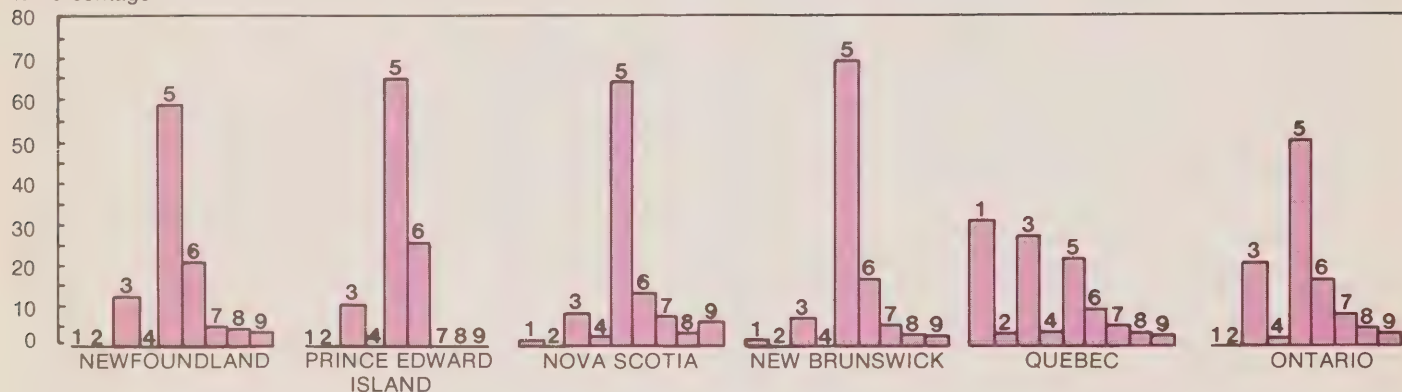
<sup>1</sup>See Appendix I for definitions.

<sup>2</sup>Figures may not add to 100 per cent because of rounding.

<sup>3</sup>Note that although the proportions in transfer programs in Ontario are zero, there may be some students in community colleges there who intend to proceed to university.

**Figure 2.2 Distribution of Type<sup>1</sup> of Student by Province**

% Percentage



% Percentage



\*\*\* LEGEND \*\*\*

- 1 TRANSFER-FULL
- 2 TRANSFER-PART
- 3 TERMINAL-FULL
- 4 TERMINAL-PART
- 5 UNDERGRADUATE-FULL
- 6 UNDERGRADUATE-PART
- 7 GRADUATE-FULL
- 8 GRADUATE-PART
- 9 PROFESSIONAL

<sup>1</sup>See Appendix I for definitions



This proportion varied from province to province. Almost one quarter of the British Columbia students but only 14 per cent of those in Alberta were attending on a part-time basis.

A larger percentage of university students than community college students studied part-time, although this may be due to the availability of part-time facilities. Professional faculties (i.e. law, medicine and dentistry) rarely admit students on a part-time basis. However, numerous part-time programs are usually available at the undergraduate and graduate levels.

It is, perhaps, at the graduate level that part-time studies had the greatest impact. In many provinces they comprised more than half of the graduate student enrolment. Until recently, graduate study was probably regarded as a simple extension of undergraduate study. Today, however, graduate students are older and usually have had more work experience than those of previous years, and this probably has had some influence on the admission of part-time students to graduate programs. Factors such as the availability of graduate fellowships, students' perceptions of labour market conditions, and the desire by students to broaden their knowledge in a particular field will clearly affect the future growth in part-time graduate studies.

### **Student Choices of Programs of Study and of Institutions**

Students were asked to indicate the reasons for their choices of program of study and of institution. In each case they were first asked to indicate the importance of a number of reasons for their choices, using a three-point scale. (See questions 5 and 6, Appendix IV.) They were then asked to indicate the

most important of these reasons. In the interest of brevity the discussion in this report has been restricted to the second part of each question, that is, to the most important reason for their choices. (See Appendix III for a discussion of some limitations of these data.)

With respect to the choice of a particular program of study, the desire to broaden their knowledge was the reason most frequently stated by almost all types of students. (See Table 2.3.) One exception was for full-time terminal community college students who, as might be expected, indicated that good job prospects and career advancement were as important as the desire to broaden their knowledge. For the professional group, career advancement was most frequently reported as the most important reason. All types of students were interested in career advancement, which was the second most frequently reported reason. It is also interesting to note that the income prospects – except insofar as they are related to career advancement – were not often given as the most important reason for the choice of any particular program.

With respect to choice of an institution, different reasons were given by students in different types of institutions. (See Table 2.4.) Both full-time and part-time transfer students indicated that the closeness of the institution to their homes – which is clearly a determinant of costs of attending – was the most important reason for their decision to attend a particular community college.

Similar results were not found for terminal students who, like undergraduate and graduate students, indicated that the program type was the most important reason for their choice of institution.

**Table 2.3 Most Important Reason for Choice of Program by Type<sup>1</sup> of Student**

Reason	Community College				University				
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional
	Full	Part	Full	Part	Full	Part	Full	Part	
	%	%	%	%	%	%	%	%	%
Broaden knowledge	30.1	45.0	26.0	40.7	34.7	38.6	37.6	38.1	16.8
Employment prospects	22.8	14.0	26.2	16.9	13.5	10.2	9.4	7.9	17.2
Income prospects	3.7	2.6	2.6	2.5	3.2	6.7	1.3	3.7	3.2
Career advancement	18.9	21.2	25.9	28.5	23.8	30.0	25.4	33.5	31.3
Other <sup>2</sup>	24.5	17.2	19.3	11.4	24.8	14.5	26.3	16.8	31.5
Total per cent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total number (000)	76.1	8.6	132.7	15.2	269.0	78.7	40.4	21.8	19.2

<sup>1</sup>See Appendix I for definitions.

<sup>2</sup>Includes influence of parents, teachers and friends, cost of program, difficulty of program, academic background and other. See question 5, Appendix III.

Once again, the professional group responded differently from other groups. They were most concerned about the teaching reputation (24.5 per cent) and the type of program (20.3 per cent.) For all groups, the cost of attending was not often stated as the most important reason. It varied from 5.5 per cent for part-time transfer students to 0.7 per cent for

part-time undergraduates. This suggests that the range of costs between types of institutions may not be wide enough to cause students to discriminate. (See Handa, 1972.) Alternatively, the issue of finance may not be as important to students as is commonly believed. A more complete discussion of student finances appears later in this report.

**Table 2.4 Most Important Reason for Choice of Institution by Type<sup>1</sup> of Student**

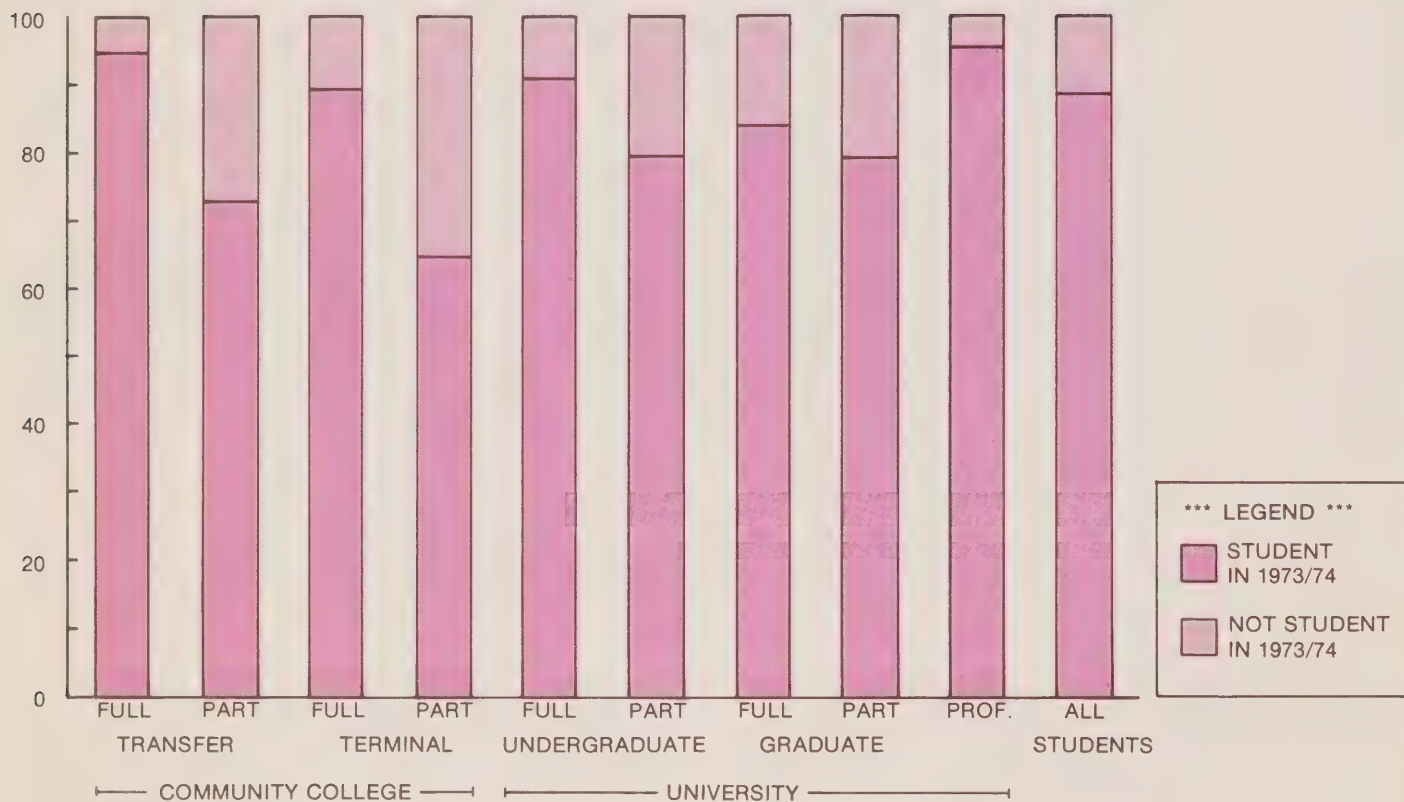
Reason	Community College				University				
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional
	Full	Part	Full	Part	Full	Part	Full	Part	
	%	%	%	%	%	%	%	%	%
Teaching reputation of institution	18.8	9.6	13.4	10.9	15.3	8.7	10.1	11.9	24.5
Type of program	14.6	26.1	44.3	48.3	35.9	36.2	36.8	42.0	20.3
Close to home	34.5	36.3	19.4	26.1	19.1	36.6	12.8	26.2	17.8
Cost of attending	3.5	5.5	2.8	1.5	2.6	0.7	1.8	0.8	1.7
Research reputation	0.9	0.2	1.1	0.9	1.2	0.5	9.5	2.4	0.7
Language of instruction	0.8	1.5	0.7	0.9	1.2	0.5	0.6	0.7	0.4
Other <sup>2</sup>	26.9	20.8	18.3	11.4	24.7	16.8	28.4	16.0	34.6
Total per cent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total number (000)	76.1	8.6	132.7	15.2	269.0	78.7	40.4	21.8	19.2

<sup>1</sup>See Appendix I for definitions.

<sup>2</sup>Including influence of parents, teachers, friends, size of institution, financial aid available from institution, away from home, accepted by institution, and other. See question 7, Appendix III.

**Figure 2.3 Educational Status During 1973/74 by Type<sup>1</sup> of Student**

% Percentage



<sup>1</sup>See Appendix I for definitions



## Stop-outs

In spite of strong pressures which encourage the completion of post-secondary education, there appear to be many reasons why some students fail to complete their educational programs. This issue is important since the public cost of the education of drop-outs is not normally recoverable.

Although the survey was not designed to collect information on drop-outs, data have been collected on the growing number of students who once dropped out but have since returned to the educational system: the so-called stop-outs. Their numbers have apparently been increasing in recent years. With the levelling of post-secondary enrolment expected in the next few years, stop-outs might represent a sizeable proportion of students.

The literature on the reasons why students choose to drop out is not well developed because drop-outs are not good subjects for study. Frequently they do not respond to surveys and are highly mobile, which makes them difficult to locate. As a result, drop-out studies are often based on unrepresentative samples of such students.

In general, however, a number of studies have suggested that different factors are at play for males and females. For males, low scholastic marks and low ability scores often have been identified as the main reasons for dropping out. By contrast, household responsibilities – such as marriage or childbirth – seem to be the important influences in female decisions to drop out.

Stopping out is a variation of the drop-out phenomenon. Although stop-outs differ from drop-outs because after a

period of time, they have decided to return to a post-secondary institution, information on them may be used to provide further understanding of drop-outs.

Almost 85,000 students did not attend an educational institution in the year prior to the survey, and in percentage terms, this represents almost 13 per cent of post-secondary students. (See Figure 2.3.) It is interesting to note also that the percentage who were not students in 1973-74 varied considerably by type of student, tending to be higher for part-time students than for full-time students. The highest proportion of stop-outs occurred for part-time terminal students (36 per cent) while the lowest proportion occurred for full-time transfer and the professional group (about five per cent in each case.) Almost one-fifth of the part-time undergraduates and graduates were stop-outs.

The reasons why students decide not to continue their formal education is important for educational policy. It has been argued that educational accessibility is mainly determined by lack of funds and that students without a secure source of income, such as parents' contributions, would be at a distinct disadvantage. Student loan schemes have therefore often been introduced as mechanisms for making the necessary funds available to such students. The assumption here is that with the availability of adequate financing, educational opportunities would be reasonably equal for all.

The data on reasons for stopping out indicate, however, that the availability of adequate financing did not appear to play a direct part in students' decisions. Only 12 per cent of stop-outs gave this as the most important reason for not attending in 1963-74. (See Table 2.5.)

**Table 2.5 Most Important Reason for Not Attending an Education Institution in 1973-74 by Type<sup>1</sup> of Student**

Reason	Community College				University					
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional	All
	Full	Part	Full	Part	Full	Part	Full	Part		
	%	%	%	%	%	%	%	%	%	%
Interesting job	9.7	17.1	6.7	20.2	9.3	13.9	28.0	18.9	25.4	13.0
Wanted to earn money	11.6	14.1	14.4	10.1	8.8	4.2	8.7	6.7	13.3	9.2
Did not meet expectations	3.4	0.4	3.2	2.4	3.4	1.2	1.0	4.2	11.9	2.7
Did not have enough money	14.4	10.0	15.3	5.8	15.5	10.5	9.3	4.0	2.2	12.3
Wanted a break	20.8	8.6	18.9	7.6	17.0	10.9	14.2	19.3	10.1	15.3
Family reasons	10.0	18.4	11.9	23.7	7.1	21.9	7.0	15.7	4.4	12.9
Other <sup>2</sup>	30.1	31.4	29.6	30.2	38.9	37.4	31.8	31.2	32.7	34.6
Total per cent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total number (000)	4.4	2.5	13.7	5.0	25.7	15.6	6.6	4.5	1.0	79.0

<sup>1</sup>See Appendix I for definitions.

<sup>2</sup>Including uncertain job opportunities, low grades, not accepted by institution, not necessary for career, wish to travel and other.

It should be noted, however, that some other reasons given by students, for example family reasons, may be indirectly related to the question of finance.

In general, the reasons for not attending a post-secondary institution seemed to be complex and varied and no single reason appeared to predominate for all types of students. Low grades and non-acceptance by an institution – which are probably related to ability – were not often recorded as the most important reason for not attending a post-secondary institution in 1973-74. This may, however, simply reflect students' reluctance to admit that they did not meet the required standards.

Full-time undergraduates, terminal and transfer students frequently indicated that the most important reason for stopping out of school was a desire to take a break from their studies. (See Table 2.5.) Part-time undergraduates, terminal and transfer students often indicated that family responsibilities were the most important reasons for non-attendance. Graduate and professional students, however, seemed to give a somewhat different pattern of reasons. Many indicated that an interesting job which may include other factors such as the difficulty of getting study leave, kept them from attending any of the post-secondary institutions.

### **Continuity of Post-Secondary Studies**

This topic will be discussed from two perspectives: first, tables will be presented to indicate the extent to which students have been continuously taking studies during the three years prior to the survey; and second, data will be presented to indicate the number of consecutive years in which students stayed out of the educational system. In both

cases, it must be borne in mind that each student's educational activity was assessed at only one point in the year and that this may lead to somewhat misleading results. This is particularly important for part-time students, who may be under-represented because of educational activities at other times during the year.

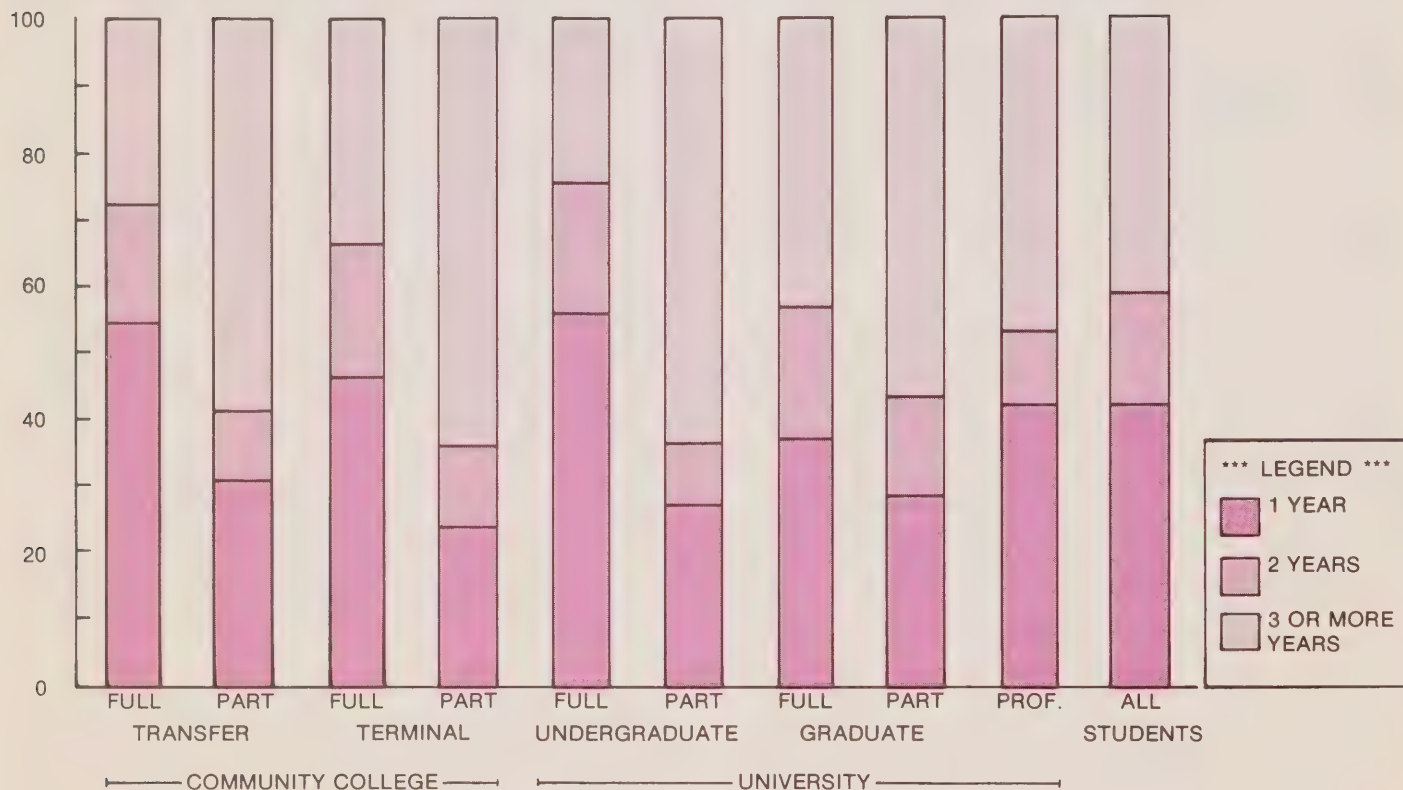
Full-time students who had been enrolled in some kind of educational institution for the three years prior to the survey formed the overwhelming majority of all students, making up well over 80 per cent of the entire student population. (See Table 2.6.) These data show that most students followed a period of uninterrupted study. Students who had stopped out for a period of time tended to continue their studies uninterrupted once the hurdle of returning had been overcome. Part-time students were surprisingly persistent at their studies, though the differences by sex were quite marked, indicating that other factors may have discouraged continuous part-time study for females.

Students who spent a number of consecutive years out of post-secondary institutions are analysed in Figure 2.4. Over 40 per cent of all students who returned had spent only one year away from their post-secondary studies. Sixteen per cent had stopped out for two consecutive years. All other returners (40 per cent) had remained out of school for three years or more.

The number of consecutive years spent away from post-secondary studies appeared to be an important factor in any student's decision to pursue a particular type of study program. Students who had stopped out for only one or two years seemed more likely to continue in full-time programs of study. On the other hand, students who had not been

**Figure 2.4 Consecutive Years Spent out of the Educational System by Type<sup>1</sup> of Student**

% Percentage



<sup>1</sup>See Appendix I for definitions



**Table 2.6 Distribution of Students with Three Consecutive Years of Study on Feb. 1, 1975 by Type<sup>1</sup> of Student**

Type of Student		In Continuous Study		Other		TOTAL			
						Per Cent <sup>2</sup>		Number (000)	
		M	F	M	F	M	F	M	F
Transfer	Full	93.0	93.3	7.0	6.7	100.0	100.0	42.5	33.6
	Part	71.7	52.5	28.3	47.5	100.0	100.0	4.0	4.6
Terminal	Full	85.3	88.4	14.7	11.6	100.0	100.0	63.7	69.0
	Part	57.0	38.7	43.0	61.3	100.0	100.0	8.5	6.7
Undergraduate	Full	88.9	88.9	11.1	11.1	100.0	100.0	148.8	120.2
	Part	73.7	66.1	26.3	33.9	100.0	100.0	33.5	45.2
Graduate	Full	81.8	77.0	18.2	23.0	100.0	100.0	27.4	13.0
	Part	71.9	65.6	28.1	34.4	100.0	100.0	15.3	6.5
Professional		93.2	95.4	6.8	4.6	100.0	100.0	14.9	4.3

<sup>1</sup>See Appendix I for definitions.

<sup>2</sup>Due to rounding, figures may not add up to 100%.

involved in post-secondary studies for three years or more appeared more likely to return to part-time study programs. This is not surprising since they would have been older and more likely to be fairly settled in their jobs.

The unexpectedly high proportion of students who returned to full-time graduate or professional programs after a lengthy absence may have been due to the greater emphasis on practical experience and students' perceptions of long-term career rewards.

### Field of Study

For simplicity in presentation, programs of study have been combined to form nine major fields for university students and four major fields for community college students in terminal programs. (See Appendix IV for the definitions of field of study.) These are shown in Table 2.7. Community college students in transfer programs are treated as a separate group, since their studies are often geared to university programs of study. These groups are in general

**Table 2.7 Distribution of Students by Major Field of Study**

Field of Study	Per Cent <sup>1</sup>	Number (000)
<b>University Fields of Study:</b>		
Education	10.0	66.3
Fine, Applied and Performing Arts	2.8	18.8
Humanities and related	8.5	56.6
Social Science and related	20.0	132.8
Biological and Agricultural Sciences	5.1	34.0
Engineering and Applied Science	4.8	31.6
Health Professions	4.2	27.9
Mathematics and Physical Sciences	4.2	28.1
Arts & Science — General	6.5	42.9
<b>Community College Fields of Study:</b>		
Business	5.7	37.5
Health Science	3.9	25.6
Non-Medical Technologies	7.5	49.7
Applied Arts and Education	4.4	29.1
University Transfer	12.3	81.7
<b>Total</b>	<b>100.0</b>	<b>662.6</b>

<sup>1</sup>Due to rounding, figures may not add up to 100%.

agreement with those used by Statistics Canada in their classification of post-secondary students. (See Statistics Canada, 1974.)

In the university sector, the majority of students were registered for degrees in the social sciences: more than 130,000 students at all levels were in social science

programs. The second largest field of study was education with an enrolment of 66,000 students, while the smallest was fine and applied arts, with only 19,000 students.

Terminal students in the community college sector were more evenly distributed among the four major fields of study. The largest enrolment was in non-medical technologies with

**Table 2.8 Major University Fields of Study by Type<sup>1</sup> of Student**

Field of Study	Undergraduate		Graduate		Professional
	Full	Part	Full	Part	
	%	%	%	%	%
Education	14.5	20.6	11.2	33.2	0.3
Fine and Applied Arts	5.2	3.5	2.5	1.5	0.0
Humanities	12.5	13.8	17.0	16.7	0.2
Social Sciences	26.5	38.6	31.6	31.0	47.2
Biological Sciences	9.7	2.3	10.5	2.5	5.5
Engineering Sciences	9.3	1.9	8.5	8.2	0.0
Health Sciences	5.3	1.8	7.7	1.9	45.4
Mathematics and Physical Sciences	7.1	4.0	10.3	4.1	0.2
Arts and Science — General	9.9	13.6	0.8	1.0	1.2
Total per cent <sup>2</sup>	100.0	100.0	100.0	100.0	100.0
Total number (000)	269.0	78.7	40.4	21.8	19.2

<sup>1</sup>See Appendix I for definitions.

<sup>2</sup>Figures may not add up to 100 per cent because of rounding.

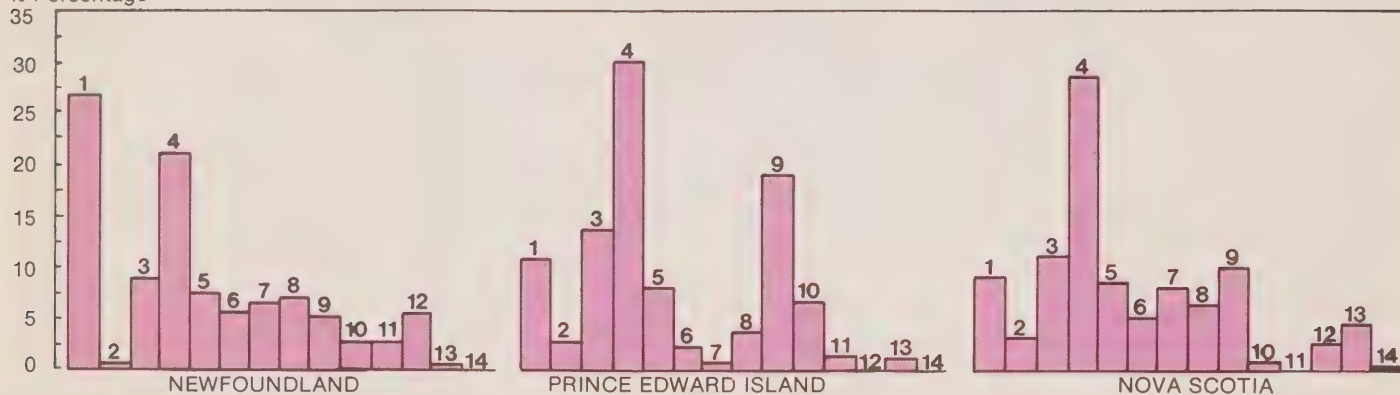
almost 50,000 students, while the smallest enrolment was in health sciences with roughly 26,000 students.

These results were more or less the same at the provincial level, but provincial variations do exist. (See Figure 2.5.) For instance, in Newfoundland and Alberta, education was the largest field; in Quebec, with its extensive community college system, most students (32 per cent) were in university transfer programs; in British Columbia 15 per cent of all students were in university transfer programs.

For university students, the distribution by major field of study varied with the type of student though there was some similarity between the part-time and the full-time distributions. (See Table 2.8.) The somewhat unusual distribution of the professional group may in fact have been a result of the definition adopted for this group in this study. As noted earlier in this report, the professional group includes those students from the three largest professional schools (law, medicine and dentistry). As a result, the majority of these students were enrolled in the major fields of social sciences (law) and health (medicine and dentistry).

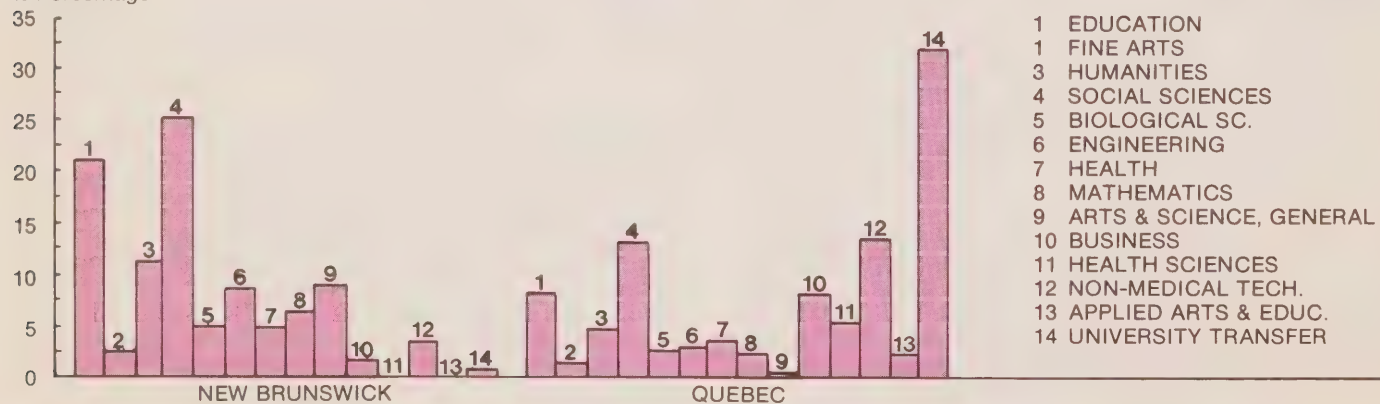
**Figure 2.5 Distribution of Students by Major Field of Study by Province**

% Percentage



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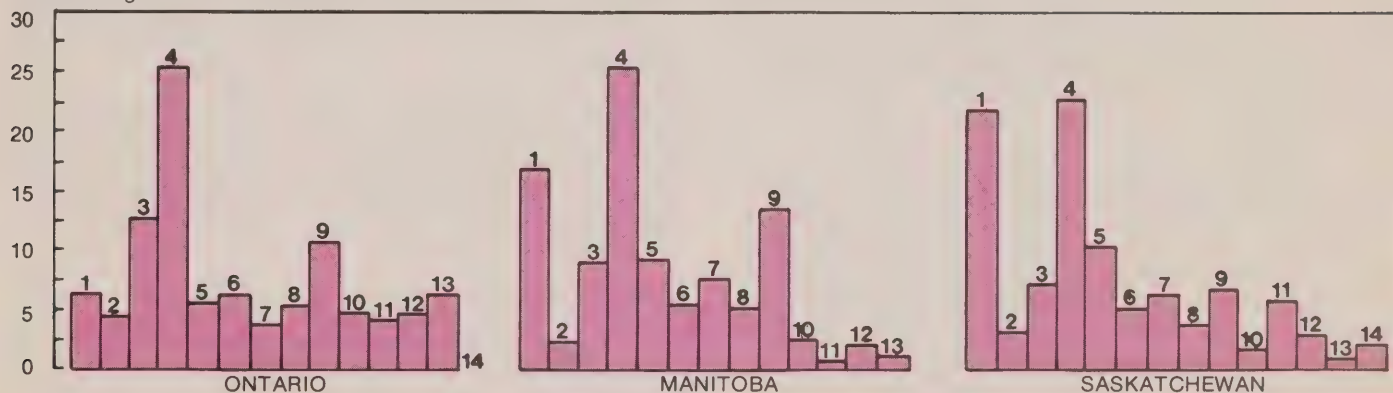
% Percentage



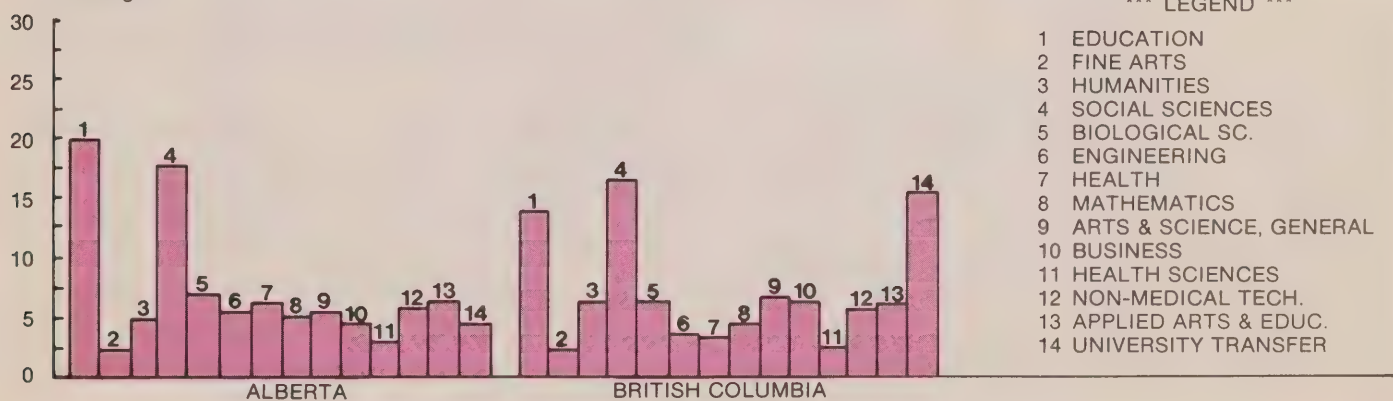


**Figure 2.5(cont.) Distribution of Students by Major Field of Study by Province**

% Percentage



% Percentage



\*\*\* LEGEND \*\*\*

- 1 EDUCATION
- 2 FINE ARTS
- 3 HUMANITIES
- 4 SOCIAL SCIENCES
- 5 BIOLOGICAL SC.
- 6 ENGINEERING
- 7 HEALTH
- 8 MATHEMATICS
- 9 ARTS & SCIENCE, GENERAL
- 10 BUSINESS
- 11 HEALTH SCIENCES
- 12 NON-MEDICAL TECH.
- 13 APPLIED ARTS & EDUC.
- 14 UNIVERSITY TRANSFER

Another pattern emerges from the table. The percentage of graduate students was somewhat lower than that of undergraduates in both general arts and sciences and fine arts programs, but not in other fields. This may simply reflect the different opportunities at the two levels or a shift away from these programs towards more specialized programs at the graduate level.

These differences become more apparent when the distribution of students by level of study is examined. (See Figure 2.6.) In both general arts and science and fine arts the proportion of students decreased as the level of study increased. At the same time, the proportion of students in the biological sciences, in humanities and in mathematics increased markedly at the doctoral level. These differences are probably due to greater specialisation at the higher levels of study. At all levels, students in the social sciences formed the largest single group of students.

## Summary

Data from the survey indicate that there were roughly 660,000 full- and part-time post-secondary students in Canada enrolled for a credit course in 1974-75. (It should be noted that these estimates are not comparable with enrolment statistics published by Statistics Canada because of differences in definition and coverage.) The largest number of students, 253,000, were in Ontario while Quebec had 222,000 students. Thus these two provinces together accounted for more than 70 per cent of the total number of students.

Sixty-five per cent of all post-secondary students were enrolled in universities, though this proportion varied

substantially by province. In Quebec, where attendance at a CEGEP (College d'enseignement général et professionnel) is normally required for university entrance, university students represented only 39 per cent of all post-secondary students.

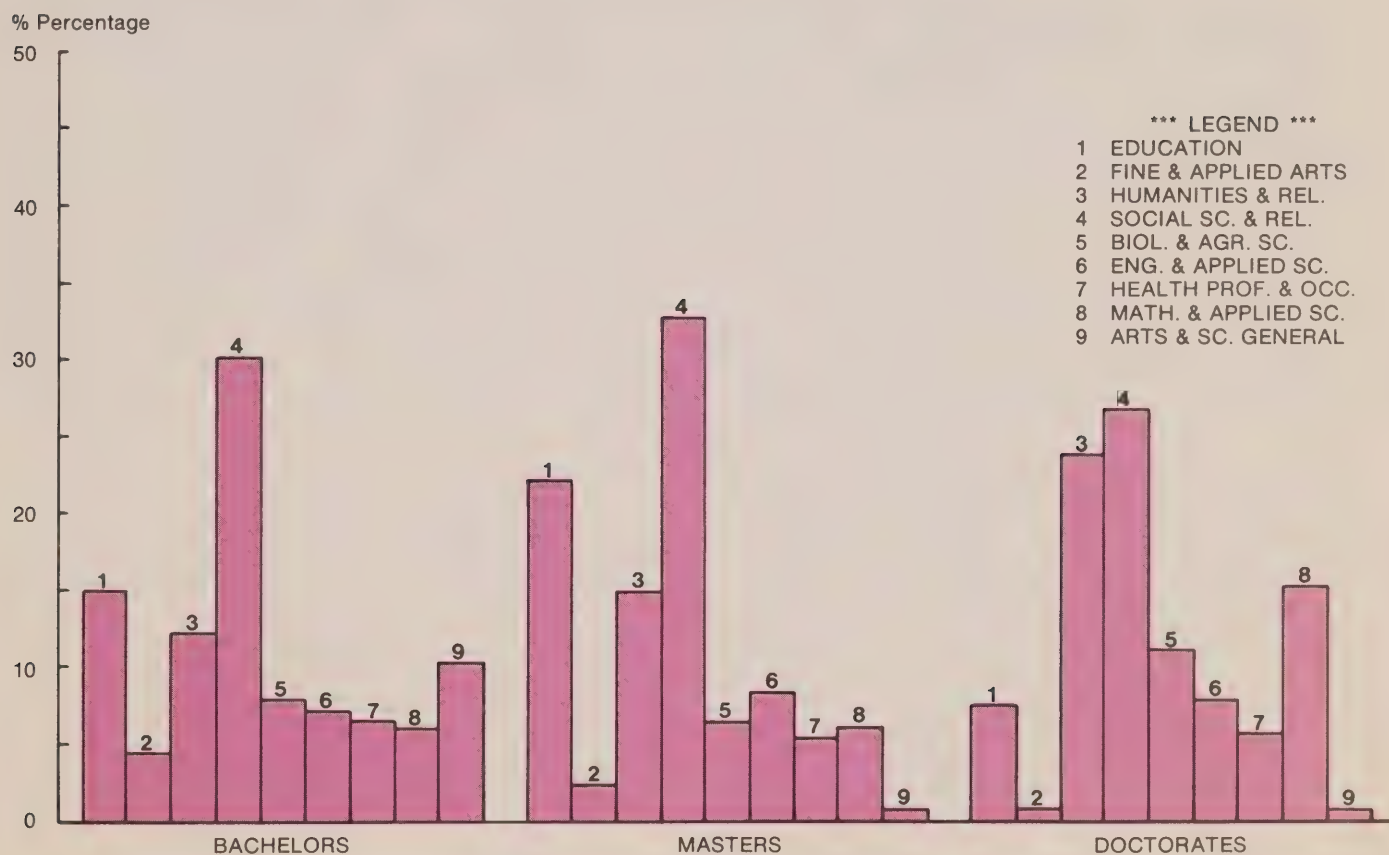
Part-time students formed 19 per cent of the total, but there were wide differences for different types of student. (See Appendix I for definitions of types of students.) For example, part-time students formed about 50 per cent of all graduate students, but only about 10 per cent of transfer students in community colleges.

Students indicated that cost considerations and the influence of parents, teachers and friends had relatively little direct impact on their choice of programs of study and of institutions. With respect to choice of programs, the desire to broaden one's knowledge, employment prospects and career advancement were the most important reasons given by many students. The institution's reputation for teaching, the types of program and the closeness to home were the most important reasons given for students' choices of institutions.

The availability of adequate financing did not appear to play a direct and decisive role in students' decisions to stop out from post-secondary education for a period of time. In many cases, students simply wanted a break from their studies though a variety of other reasons were given.

In the university sector, the highest proportion of students were registered for degrees in the social sciences. This was true at both the undergraduate and graduate levels. In the community colleges, most students were registered in terminal programs.

**Figure 2.6 Distribution of University Students by Field of Study and by Level of Study**







## CHAPTER 3: Demographic and Socio-Economic Background

### Demographic Background

The impact of demographic fluctuations – that is of sex, age and marital status – on the educational system has become a topic of increasing concern for educational planners. The unprecedented increases in post-secondary enrolment during the mid-sixties resulted partly from the initial wave of the post-war “baby boom” reaching the 18-24 age group, and partly from a higher participation rate of this age group. However, in the early seventies the increases in post-secondary enrolment lessened despite the fact that the potential population had not diminished in size. Students were apparently reacting to changes in labour market conditions, brought about partly by an over supply of graduates and partly by the recession of 1968. As a result, the search for meaningful employment became increasingly difficult, (Harvey, 1972) and many students began to drop out or stop out of the post-secondary educational system.

Demographic factors will continue to be important in the years to come. The last of the post-war “baby boom” generation will reach their twenties by the early eighties and the population aged 18-24 then will begin to decrease. As a result, if the participation rate of full-time students (who now form about one-fifth of the 18-24 age group) were to remain at the current level, full-time and possibly even total enrolment would fall considerably. The fall in total enrolment would of course depend on changes in part-time enrolment which have been increasing rapidly in recent years. Thus part-time students, who tend to be demographically quite different from full-time students, would probably take on an increasing importance in post-secondary education in the years to come.

### Age Structure

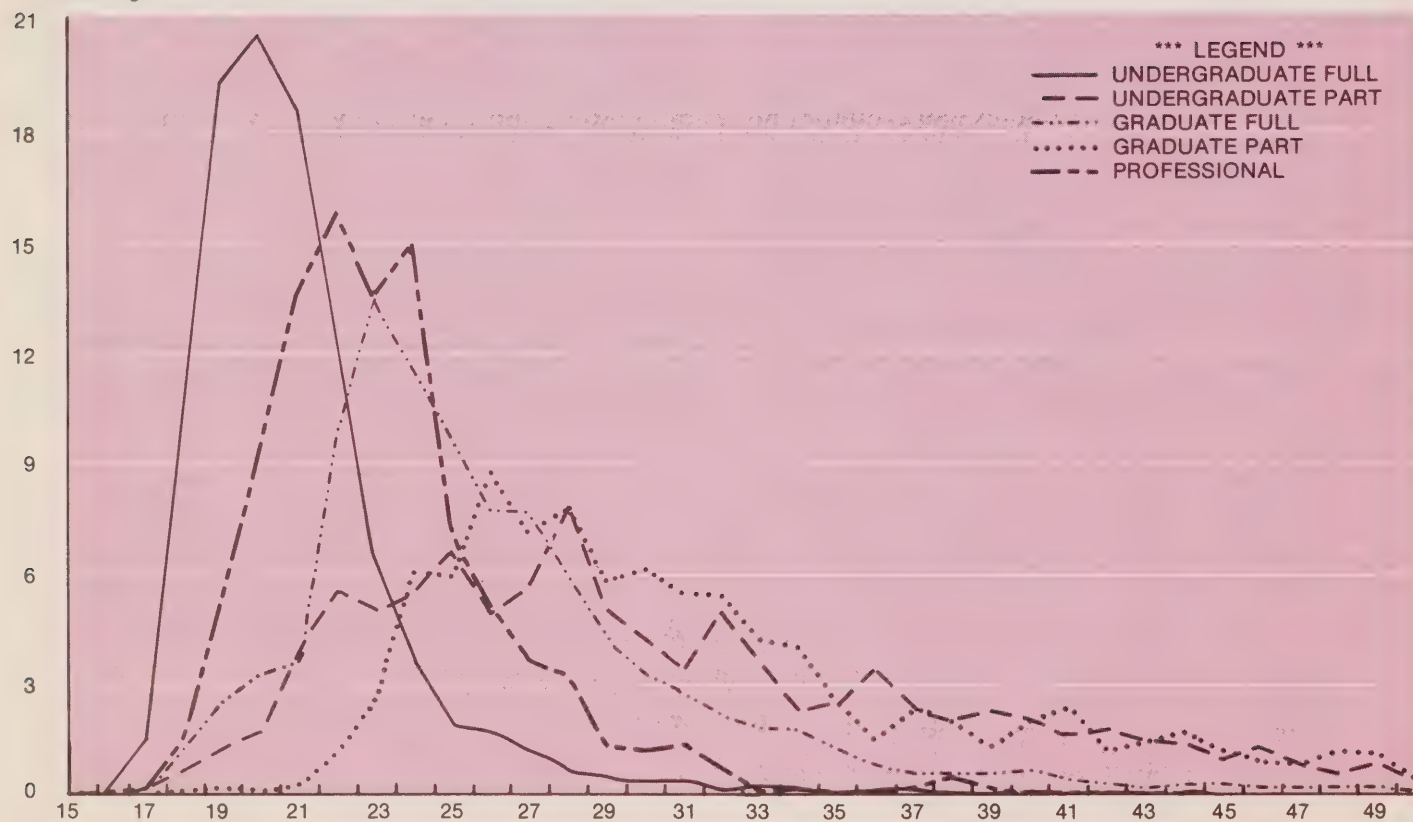
The average (mean) age of all students was 22.8 years and 60 per cent of them were under the age of 22 years. The low average age suggests that many students did not enter the labour force before embarking on their educational careers. This pattern is consistent with the findings of the Impact Study, conducted in British Columbia, (Dennison et al., 1975) which found that over 80 per cent of all students entering university had worked for one year or less prior to entering post-secondary education.

Younger students primarily were concentrated in full-time transfer, terminal and undergraduate studies. (See Figure 3.1.) Full-time graduates and professional students respectively were roughly one to four years older than other students. These slightly higher average ages are to be expected, given the prior post-secondary study required for graduate and professional programs.

Part-time students tended to be considerably older than full-time students. In general, they were about eight years older than their full-time counterparts in the same kind of studies. The age distributions for part-time students were spread over a wider range than those for full-time students. With part-time students tending to be drawn from a wider variety of age-groups, it does not seem that age in itself is a barrier to commencing or to returning to full-time post-secondary studies. Older students often make up through motivation and enthusiasm for the more limited academic opportunities available at the time they took their education. (Dennison et al., 1975.) Hence, the reasons for taking part-time education would seem to be related to factors other than age, such as financing, which will be discussed later in this report.

**Figure 3.1. (a) Age Distribution by Type<sup>1</sup> of University Student**

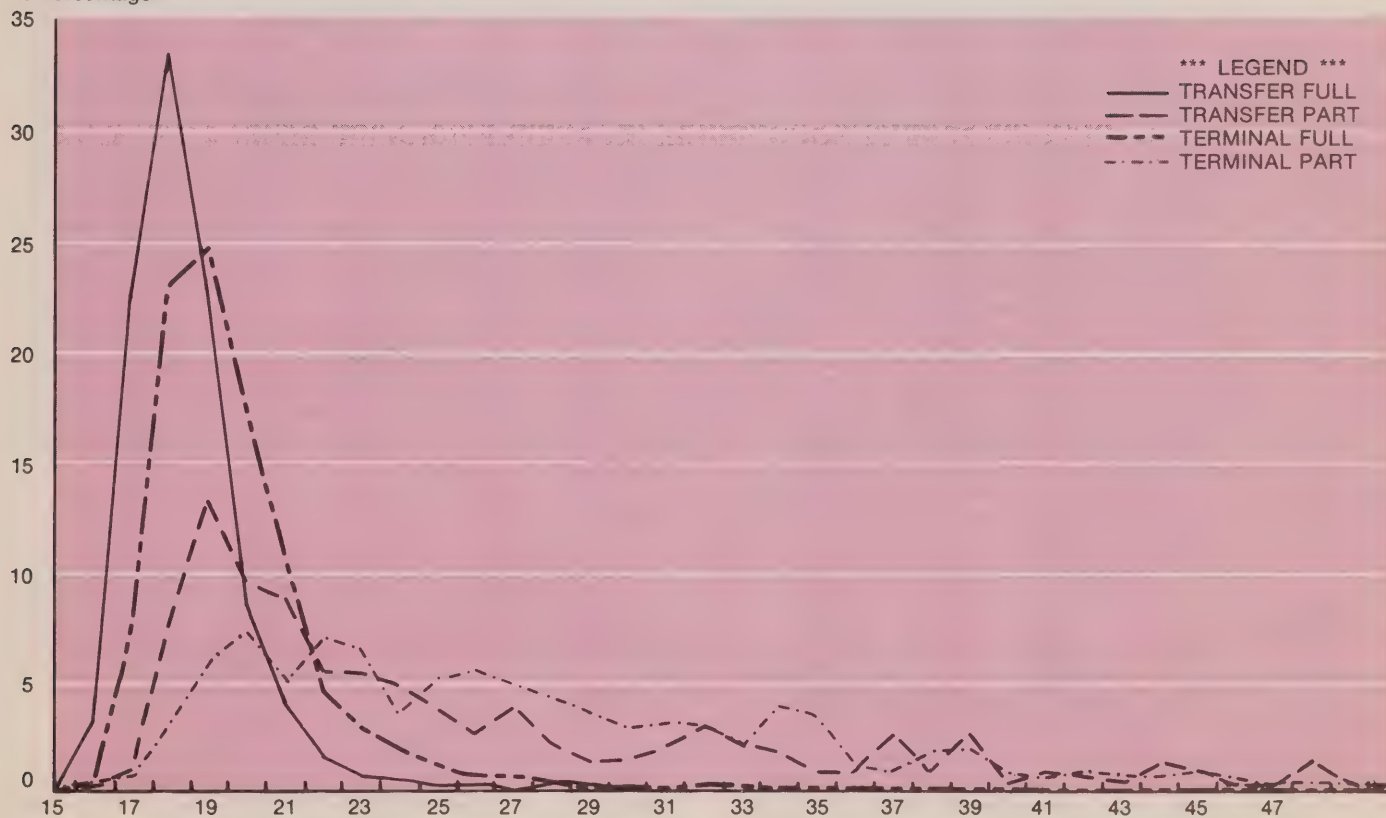
% Percentage



<sup>1</sup>See Appendix I for definitions

**Figure 3.1 (b) Age Distribution by Type<sup>1</sup> of Community College Student**

% Percentage



<sup>1</sup>See Appendix I for definitions.

## Sex Composition

Despite the fact that more females than males graduate from high school (Statistics Canada, 1974), females appear less likely to continue their studies at the post-secondary level. However, there have been steady increases in the female participation rate throughout the recent period of educational expansion and at the time of this survey, females represented slightly less than 50 per cent of the student population. (Figure 3.2.)

The pattern of participation shows that the proportion of female students in graduate and professional programs was low. On the other hand, in full-time community college terminal programs, which often seem to have the lowest potential for professional or managerial career development after graduation, the female proportion was high. Females formed only about 20 per cent of the professional group but more than 50 per cent of the full-time terminal students. It is interesting to note that females out-numbered males in part-time studies for both transfer and undergraduate studies. Since part-time students were generally older than full-time students, this suggests that females tried to make up later in life for the educational opportunities they had missed earlier.

## Marital Status

Examination of the age distribution of students suggested that they were concentrated in the age-groups for which the marriage rates in the total population are highest. Despite this fact, about three-quarters of the student population were estimated to be single. Thus the proportion of students reporting that they were married was much lower in percentage terms than that for the total population. (See

Table 3.1.) For example, 44 per cent of the total population aged 20-24, but only 13 per cent of students in the same age-group, reported that they were married.

Several other aspects of the marital status distribution are worth noting. A very small percentage of students fell into the "previously married" category, but for some age groups the proportion was higher for students than for the total population. The pattern of participation in schooling for the previously married appeared to be quite different from that of other students. In all cases, a higher proportion of previously married students were engaged in part-time studies. They also were predominantly female.

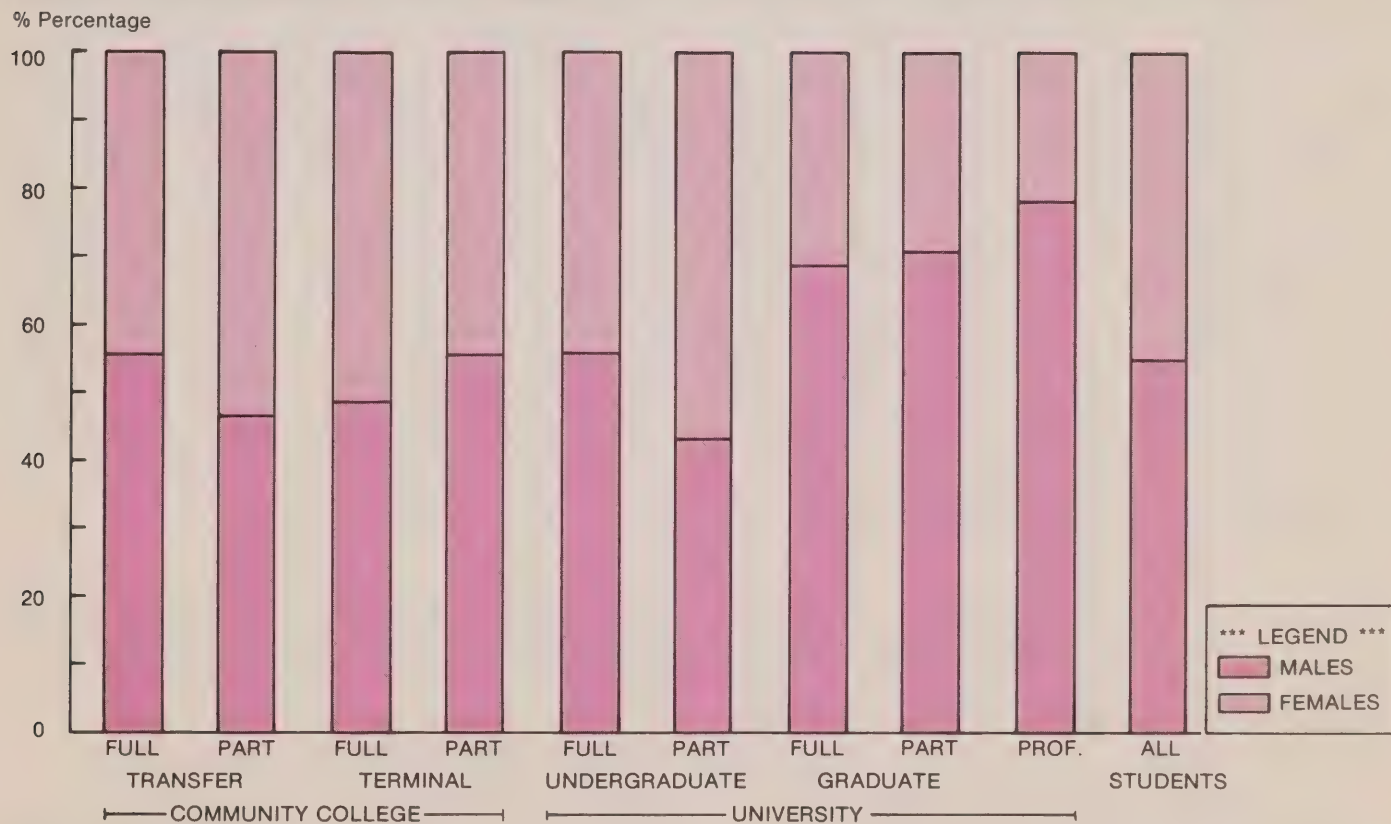
The proportion of married students also varied considerably by type of student. (See Figure 3.3.) It was higher for part-time than for full-time studies and increased as the level of study increased. It is likely, however, that other factors which are related to the type of student, such as age, are more important in this respect.

## Dependents

Most students (90 per cent) indicated that they did not have any dependents and only about five per cent had two or more dependents. (See Figure 3.4.) These data are consistent with the demographic trends already discussed since the majority of full-time students appeared to have delayed their marriages.

Part-time students in all types of program had more dependents on average than full-time students, but the distribution of dependents varied by age and by the proportion of students married. For example, part-time

**Figure 3.2 Sex Composition by Type<sup>1</sup> of Student**



<sup>1</sup>See Appendix I for definitions



**Table 3.1 Marital Status of Total Population<sup>1</sup> and Post-Secondary Students for Specified Age Groups**

Age Group		Single	Married	Previously Married	TOTAL	
					Per Cent <sup>2</sup>	Number (000)
		%	%	%		
15-19	Population	95.5	4.3	.2	100.0	2,114.3
	Students	99.4	.6	-	100.0	207.0
20-24	Population	55.5	43.9	.6	100.0	1,889.4
	Students	86.5	13.4	.2	100.0	258.5
25-29	Population	20.6	77.9	1.6	100.0	1,584.1
	Students	38.3	59.5	2.2	100.0	71.1
30-34	Population	11.2	86.6	2.2	100.0	1,305.4
	Students	21.5	74.6	3.9	100.0	33.3

<sup>1</sup>Based on census data from Statistics Canada.

<sup>2</sup>Figures may not add to 100 per cent because of rounding.

graduate students, who were among the oldest students and had the highest proportion of marriages, also had the highest number of dependents. Slightly less than half of all these students had one or more dependents and they were more likely than any other students to have had two or more dependents.

In a few cases, the number of dependents differed markedly by type of student and for males and females. For all part-time students, two-thirds of the female graduates but only

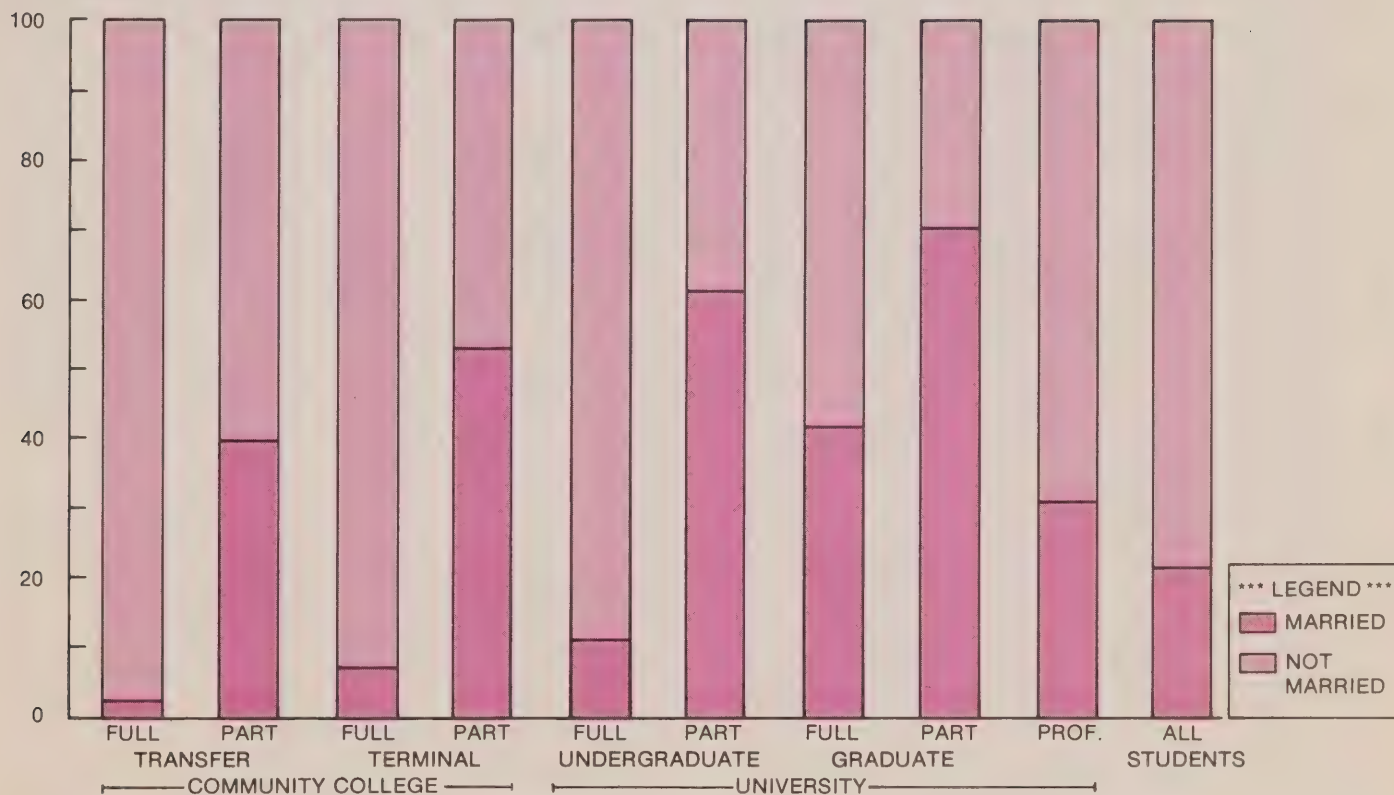
half of the males had no dependents. This difference is consistent with the differences observed earlier in the marital status and sex of students in graduate and professional programs.

### **Socio-Economic Background**

In the mid-sixties, John Porter suggested that university attendance in Canada was heavily weighted in favour of the most privileged persons in our society. (See Porter, 1965.)

**Figure 3.3 Marital Status by Type<sup>1</sup> of Student**

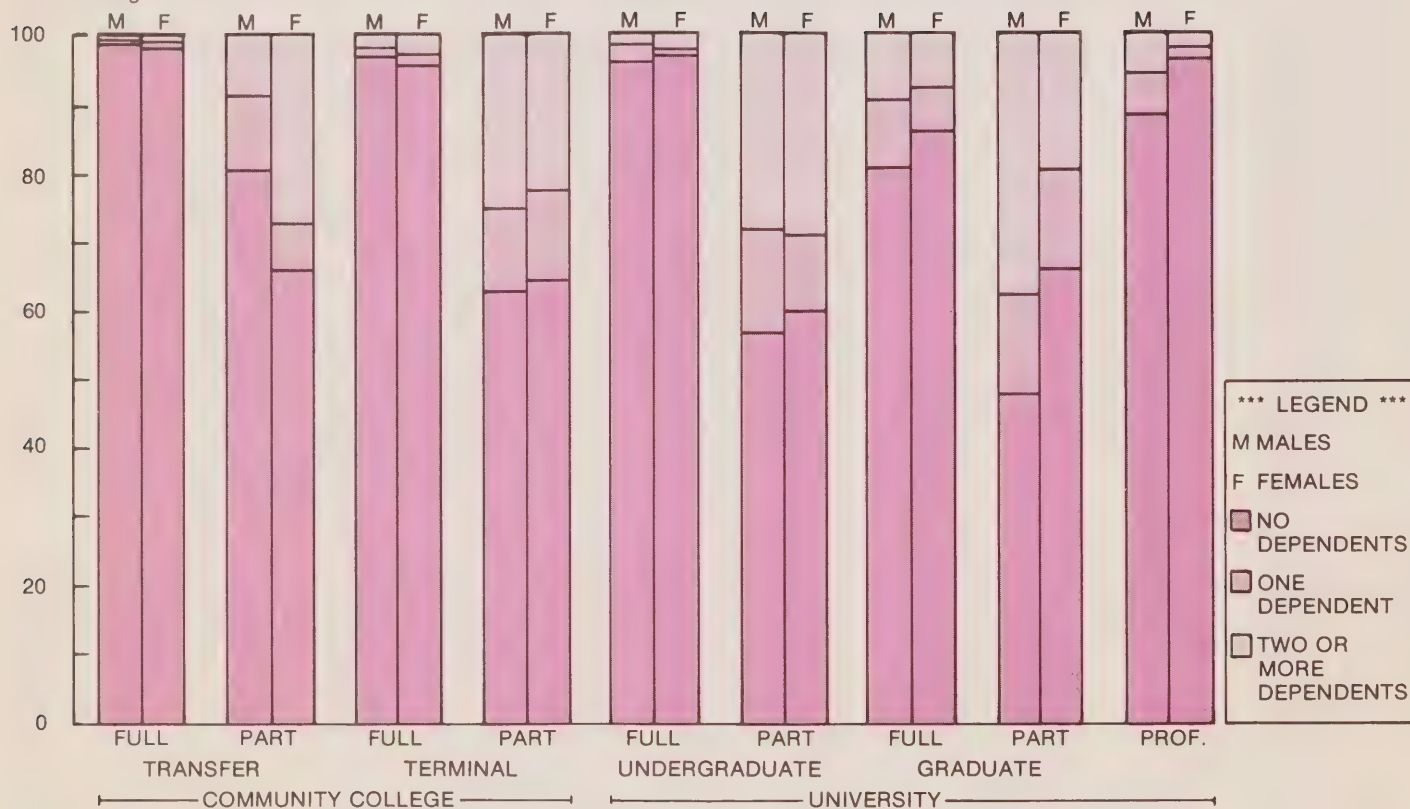
% Percentage



<sup>1</sup>See Appendix I for definitions

**Figure 3.4 Dependents by Type<sup>1</sup> of Student and Sex**

% Percentage



<sup>1</sup>See Appendix I for definitions

The expansion of higher education and the development of student assistance plans in the sixties were designed partly to reduce some of these socio-economic inequalities. It is therefore appropriate to examine the extent to which students from the least privileged families now participate in post-secondary education.

It should be remembered, however, that the survey data refer only to the post-secondary level. Thus the true loss of capable students from less privileged backgrounds due to barriers which still exist in early parts of any educational system and which prevent students from getting to the post-secondary level could not be examined in this report. (For a discussion of some of these at the senior secondary level, see Ycas, 1976.) Nevertheless, a comparison of the distribution of post-secondary students from different socio-economic backgrounds should indicate whether or not substantial differences in participation still exist. (See Appendix III for a discussion of some of the limitations of the data on socio-economic background.)

A comparison of the distribution of the education of fathers of post-secondary students with that for the total population suggests that students whose fathers had only an elementary school education were substantially under-represented in the post-secondary student population. (See Table 3.2.) By contrast, students whose fathers had a university level education were over-represented in the student population. Thus students from families with less formal education appeared to have had substantially lower participation in higher education than did students from families with more formal education. At the present time, students from families with some university education seem to have had greater participation in higher education.

### Fathers' Education

Examination of the distribution of students by the education of fathers (see Figure 3.5), shows that there were wide differences for the various types of students. The proportion of students whose fathers had only an elementary education was somewhat higher for the community college sector, while the proportion of those whose fathers had some university education was higher for the university sector.

For full-time students, the professional group and community college students in terminal programs represented the two extremes. More than 50 per cent of the professional group but only 25 per cent of students in terminal programs had fathers with some post-secondary education. The proportions with fathers having an elementary education were 14 per cent and 32 per cent respectively for the two groups.

Since these two groups of students generally take up occupations with very different prospective earnings, the differences will tend to generate differences in the earnings distribution for the two groups. For example, the professional group probably will go on to earn the higher incomes usually associated with the professions of law, dentistry, and medicine. Since many of the fathers of these students had university degrees – and hence, in many cases, higher than average earnings – it seems likely that differences in earnings will be transmitted from one generation to the next, through participation in post-secondary education.

Two other points are worth noting about the distributions in Figure 3.5. First, a higher proportion of part-time than full-time students had fathers with elementary education. Since

**Table 3.2 Educational Distribution of Fathers of Students and of Canadian Population Aged 15 and Over**

Education Levels <sup>1</sup>	Canadian Population <sup>2</sup>	Fathers of Post-Secondary Students
	%	%
Elementary	37.2	24.9
Secondary <sup>3</sup>	53.0	51.3
Some university	5.1	6.2
Bachelors	2.4	9.2
First professional	1.2	4.0
Masters or doctoral	1.1	4.4
Total per cent	100.0	100.0
Total number (000)	13,168.0	661.7

<sup>1</sup>See Appendix I for definitions.

<sup>2</sup>Based on 1971 Census, population aged 15 and over and not in school.

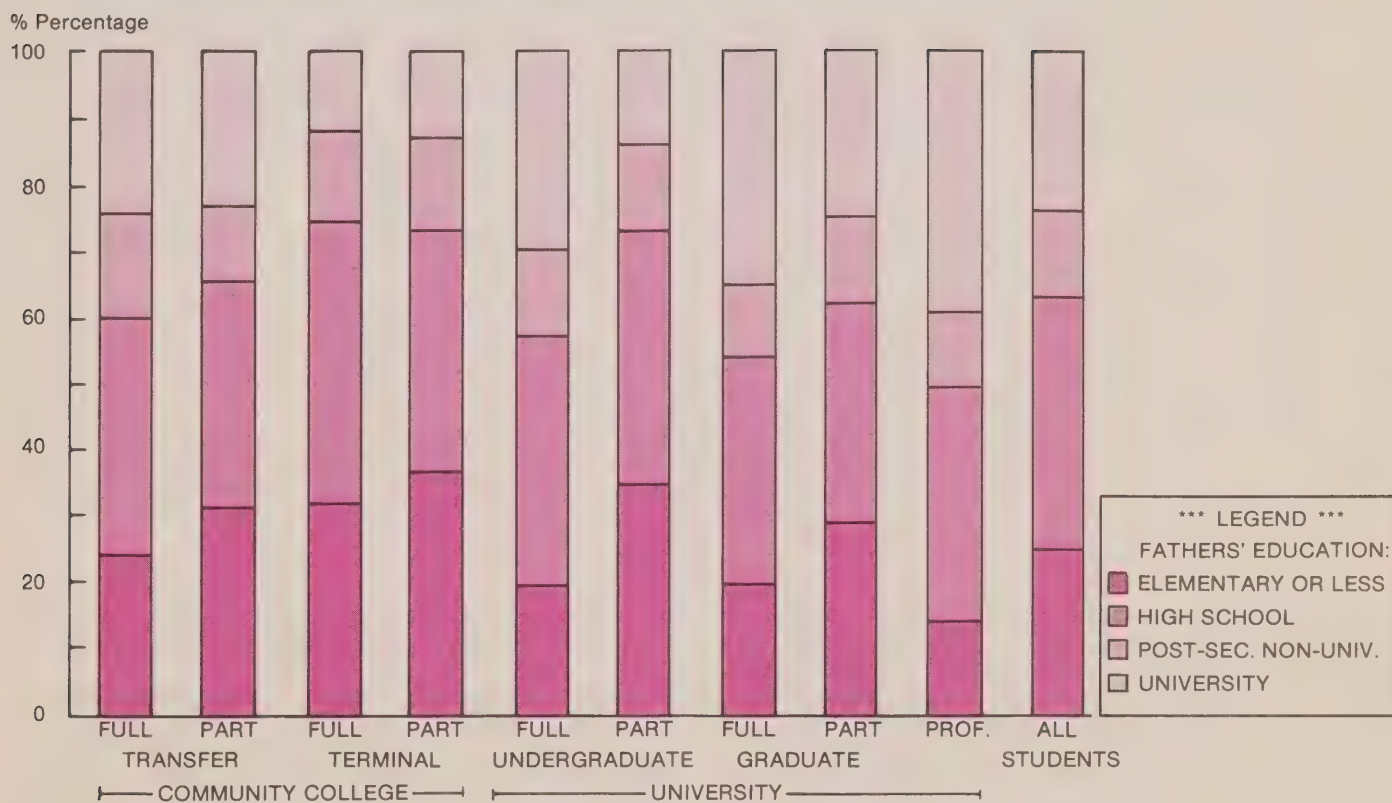
<sup>3</sup>Includes post-secondary non-university.

part-time students were somewhat older than full-time students, these data suggest that children whose fathers had little formal education tried to make up for the higher education opportunities they had missed earlier in their lives. Second, the proportion of students whose fathers had acquired only high school education did not vary substantially by type of student. Thus there would appear to have been fairly equal accessibility to post-secondary education for students whose fathers had high school education.

The distributions of students by their ages and by the education of their fathers are examined in Table 3.2. Here again older students, many of whom were in part-time study, were weighted towards fathers with little education. By contrast, more of the younger students had fathers with a university degree. Hence these data also support the argument that children whose fathers had little formal education tried to make up for the educational opportunities they had missed earlier in their lives.



**Figure 3.5 Fathers' Education<sup>1</sup> by Type<sup>1</sup> of Student**



<sup>1</sup>See Appendix I for definitions

**Table 3.3 Distribution of Students by Age and by Fathers' Education**

Fathers' Education	Age of Students	
	less than 26 years	26 years or more
	%	%
Elementary or less	23.9	35.6
High School	38.8	34.8
Post-Secondary non-university	13.1	11.2
University	24.3	18.4
Total per cent <sup>1</sup>	100.0	100.0
Total number (000)	523.8	137.9

<sup>1</sup>Figures may not add to 100 per cent because of rounding.

As was noted earlier in this chapter, the pattern of participation in post-secondary education for males was very different to that for females. The distribution of students by the education of their fathers was therefore examined to determine whether or not the education of fathers had any effect on male-female differentials in participation. In general, it was found that at both the community college and the undergraduate levels the distributions of males and females by the education of fathers were much the same. This suggests that at these levels, the effects of the education

of fathers on participation in post-secondary education tend to be the same for both sexes.

However, there were substantial differences at the full and part-time graduate and the professional levels. (See Table 3.4.) The proportion of female students whose fathers had a university education was higher than that of male students for the three types of students shown. The opposite was generally the case for the fathers' education at other levels. Thus the education of fathers appears to have had an impact

**Table 3.4 Distribution of Selected Types<sup>1</sup> of Student by Sex and by Fathers' Education**

Type of Student		Father's Education										TOTAL	
		Elementary or less		High School		Post Secondary non-University		University		Per Cent			
		M	F	M	F	M	F	M	F	M	F	M	F
		%	%	%	%	%	%	%	%	%	%		
Graduate	Full Part	22.4	14.4	36.4	31.0	10.9	10.4	30.3	44.2	100.0	100.0	27.5	13.0
		31.9	26.0	33.7	33.7	13.0	12.1	21.4	28.2	100.0	100.0	15.1	6.4
Professional		14.3	14.4	36.7	30.9	11.6	9.2	37.4	45.5	100.0	100.0	15.4	4.4

<sup>1</sup>See Appendix I for definitions.

on the educational choices of females who were at the more advanced levels of post-secondary education.

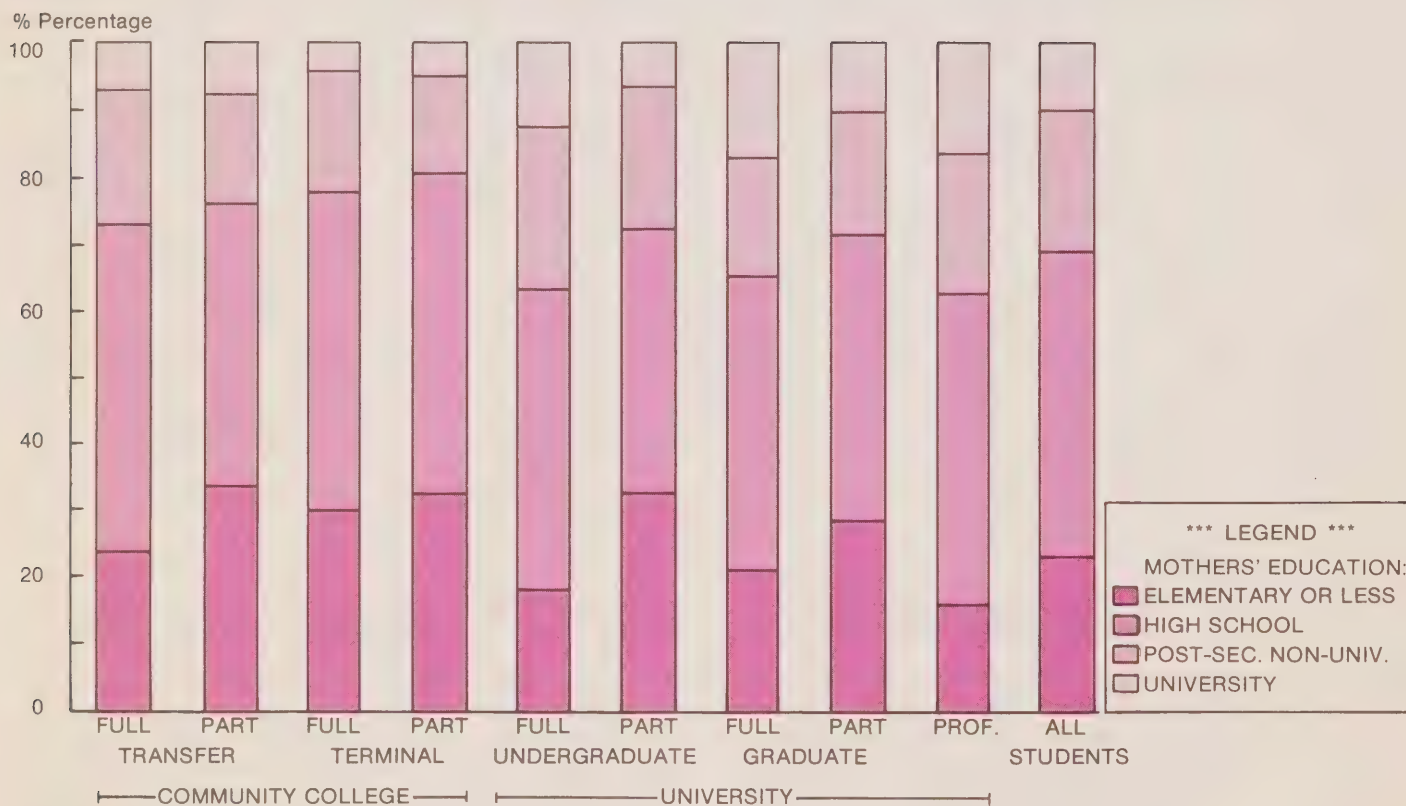
### Mothers' Education

The education of mothers showed the same relationships as that of the fathers on participation in post-secondary education. (See Figure 3.6.) For example, a higher proportion of students in universities than in community colleges had mothers with university education. Here too the

differences were particularly marked for full-time graduate students and for the professional group.

It is interesting to note, however, that differences at the extremes of the distribution were somewhat smaller for females than for males, and that this was because of the higher proportion of mothers in the middle categories of educational attainment. Two-thirds of students' mothers, as opposed to one-half of students' fathers, had completed at least secondary education.

**Figure 3.6 Mothers' Education<sup>1</sup> by Type<sup>1</sup> of Student**



<sup>1</sup>See Appendix I for definitions

**Table 3.5 Distribution of Selected Types<sup>1</sup> of Student by Sex and by Mothers' Education**

Type of Student		Mother's Education										TOTAL	
		Elementary or less		High School		Post Secondary non-University		University		Per Cent			
		M	F	M	F	M	F	M	F	M	F	M	F
		%	%	%	%	%	%	%	%	%	%		
Graduate	Full Part	25.3	12.7	45.6	42.2	15.0	22.5	14.1	22.6	100.0	100.0	27.5	13.0
		31.9	21.9	44.9	38.6	15.0	25.2	8.2	14.3	100.0	100.0	15.1	6.4
Professional		16.1	16.3	47.5	45.4	20.4	21.9	16.0	16.4	100.0	100.0	15.4	4.4

<sup>1</sup>See Appendix I for definitions.

The education of mothers is often considered to be an important factor affecting the choice of educational programs by female students. Some researchers have suggested, however, that the relationship may not be significantly different from that for sons. (See Robb and Spencer, 1976.) The figures in Table 3.5 seem to confirm this view. They show that the education of mothers did appear to be positively related to the proportion of females in graduate and professional programs, but the relationship in this case appears no different from that observed for males. (Compare Table 3.4.)

### Fathers' Incomes

Students were asked in the survey to indicate the separate incomes of their fathers and mothers by checking one of nine income categories. (See question 33, Appendix IV.) Unfortunately, students were not asked to indicate the total income of their parents, so that no measure of family income is available. One way around this problem would be to examine the distribution of students for different levels of fathers' and mothers' incomes. However, for the sake of brevity in this report it was decided that the analysis should



be carried out using only the incomes of fathers. This procedure seemed fairly reasonable since incomes of mothers of less than \$4000 were reported in nearly three-quarters of the cases. (See Appendix III for some other limitations of the data used in the analysis which follows.)

In general, students seemed to be drawn from high income families. About one-third of all students reported fathers' incomes of \$15,000 or more, while less than one-fifth had fathers with incomes below \$6000. (See Figure 3.7.) As might be expected, these proportions varied considerably by type of student. About 47 per cent of the professional group reported fathers' incomes of \$15,000 or more, but only 18 per cent of part-time terminal students did.

A higher proportion of part-time students than full-time students reported incomes of fathers being less than \$6000. This was not surprising in view of the data discussed earlier with respect to the education of fathers. Since education and income are closely related, it can be expected that the making up effect – discussed earlier for students whose fathers had only an elementary education – would have shown up for students whose fathers had low incomes.

It also seems clear from the distributions in Figure 3.7 that the fathers of university students often had higher incomes than those of community college students. This was true for both part-time and full-time students.

Because of the close relationship between education and income, the distribution by type of student was examined for different levels of income and education of fathers. Part-time students were excluded since their program choices did not seem to be as affected by the incomes and education of

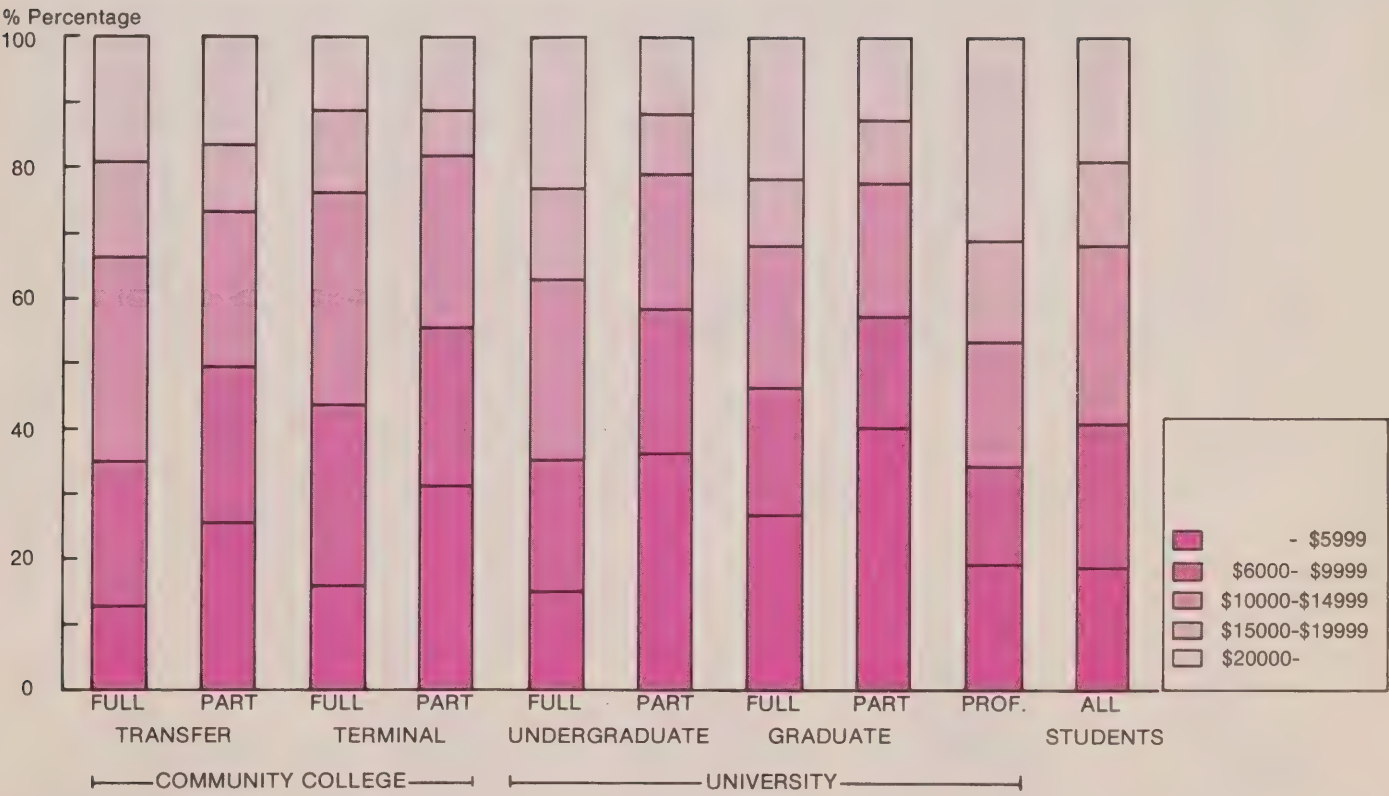
fathers as did those of full-time students. Five categories of income but only two categories for education – elementary schooling and university education – were used. (See Figure 3.8.)

The distribution of students for each level of income differed noticeably by the education of fathers. As noted earlier, students whose fathers had a university education were much more likely to be in university. In addition, the proportion of these students in graduate and professional programs was higher than that for students whose fathers had only an elementary school education.

What is surprising about the distributions shown in Figure 3.8 is the marked similarity of the distributions at each level of education. For students with fathers who had some university education, the proportion of students in undergraduate programs was fairly constant at different levels of income. Similarly, in the case of students whose fathers had only elementary schooling, the shape of the distributions was much the same.

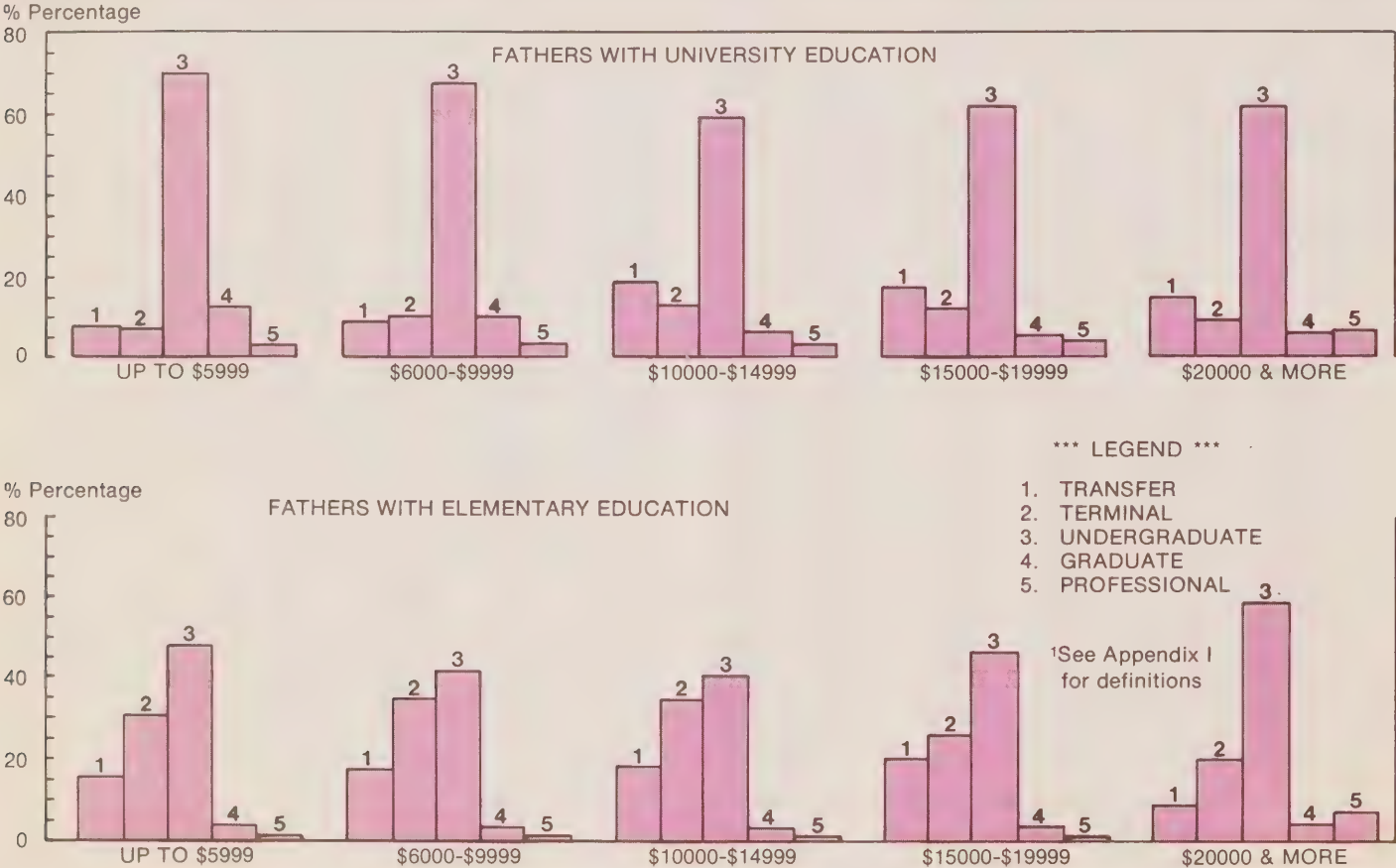
Although more detailed analysis of this topic is clearly necessary, the preliminary analysis here suggests that the level of education of fathers was more important in the determination of students' education choices than the incomes of fathers. If this finding is in fact valid then it may be sufficient to use the data on education as a proxy for socio-economic background. As noted in Appendix III, the non-response rate for the question on fathers' incomes was greater than that for fathers' education. The data on education may therefore be more reliable for detailed analysis.

**Figure 3.7 Fathers' Incomes by Type<sup>1</sup> of Student**



<sup>1</sup>See Appendix I for definitions

**Figure 3.8 Distribution of Students by Type<sup>1</sup> of Full-Time Student for Given Education<sup>1</sup> and Income Groups of Fathers**



## Summary

Sixty per cent of all students were under 22 years of age. The average or mean age was 22.8 years. As might be expected because of the shorter programs of study, community college students tended to be younger than university students. Full-time students also were younger than their part-time counterparts in the same kind of studies.

About 50 per cent of post-secondary students were female, but there were wide differences in this proportion by type of student. Males outnumbered females in university programs, while females outnumbered males in community colleges and in part-time study.

As was to be expected, most students were single and had no dependents. Part-time students, who were generally older than full-time students, were more likely to be married and had a higher number of dependents than full-time students.

There appeared to be wide differences in the distribution of different types of students by the education of their fathers. Students whose fathers had some university education formed a higher proportion of all students in universities than in community colleges. Forty-two per cent of students in the professional group but only 12 per cent of those in full-time terminal programs in community colleges had fathers with some university education.

The analysis also suggests that students whose fathers had little formal education tried to make up later in life for the educational opportunities they had missed earlier. Such students tended to be over-represented in part-time programs, particularly at the transfer and undergraduate levels.

Fathers' incomes appear to have the same type of effects as fathers' education. However, because of the close correlation between the two, the effects of fathers' incomes were examined for different levels of fathers' education. The analysis suggests that fathers' education may be more important than fathers' incomes in explaining marked differences in participation in post-secondary education.





## CHAPTER 4: Some Special Topics

### Interprovincial Mobility

In recent years, the movement of highly educated persons across geographic boundaries has become a question of public concern because of the increasing costs of post-secondary education. In Canada, the federal and provincial governments make a substantial investment in post-secondary education, therefore, both levels of government may be interested in the movement of students both before and after study. The question of interprovincial mobility – which is being addressed in this section – is, however, of more direct concern to the provincial governments since the public benefits of higher education go to the nation as a whole, regardless of the province in which highly educated persons happen to live.

There are two aspects to questions on interprovincial mobility. One concerns the post-study movement of highly educated persons: some of the benefits of post-secondary study will go to the provinces in which highly educated persons take up employment. The other is more directly concerned with student mobility, that is with where students take their post-secondary studies.

In order to measure the expected effects of post-study mobility, students were asked to indicate the province in which they intended to live after completing their education. Many students in fact did indicate a province of expected residence but their intentions could change because of, say, changes in labour market conditions.

The planned province of residence was combined with the present and permanent province of residence in the following way: students were first classified into two groups,

depending on whether or not they were studying in the same or a different province to that of their permanent residence; students in each of these groups were then classified on the basis of whether or not their expected province of residence was the same as their province of permanent residence. (See Table 4.1.)

The most frequent response covered students who were studying in their home provinces and planned to live there. More than two-thirds of all students had not changed their province of residence to attend a post-secondary institution. They also intended to remain there after completion of their studies.

However, for full-time graduates, less than half fell into this category. This figure may be artificially low, however, because of the dearth of graduate programs in some provinces. In fact, 10 per cent of graduate students were studying outside their home provinces but intended to return there after completion of their studies.

The second most frequently reported group consisted of students who studied in their home provinces but planned to locate elsewhere. In all cases, a larger percentage of full-time students than part-time students expected to move later to a different province. Over 20 per cent of full-time graduate students and over 25 per cent of undergraduates fell into this category.

These results indicate that apart from the professional group, post-study mobility may well be a function of time spent in a post-secondary institution. The cumulative effects of years spent in school, as approximated by the level of study, suggest that those with the greatest time invested in

**Table 4.1 Expected and Permanent Province of Residence by Type<sup>1</sup> of Student**

Expected Province of Residence	Permanent Province of Residence	Community College				University				Profes- sional
		Transfer		Terminal		Undergraduate		Graduate		
		Full	Part	Full	Part	Full	Part	Full	Part	
Same <sup>2</sup>	Same <sup>2</sup>	%	%	%	%	%	%	%	%	%
		68.5	67.3	75.4	75.3	60.6	75.7	47.4	77.0	71.2
	Different <sup>3</sup>	0.7	1.7	1.1	0.4	3.1	0.8	9.8	1.4	2.5
Different <sup>3</sup>	Same <sup>2</sup>	28.4	26.4	18.9	15.8	27.3	18.1	22.5	11.2	17.5
	Different <sup>3</sup>	2.4	4.6	4.6	8.6	9.0	5.5	20.3	10.4	8.9
Total per cent <sup>4</sup>		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total number (000)		76.1	8.6	132.7	15.2	269.0	78.7	40.4	21.8	19.2

<sup>1</sup>See Appendix I for definitions.

<sup>2</sup>Same as province of institution.

<sup>3</sup>Different than province of institution.

<sup>4</sup>Figures may not add to 100 per cent because of rounding.

education are less likely to want to settle in their permanent or present province of residence.

Another important aspect of mobility is the extent to which students change provinces to take their post-secondary education. This is particularly important for graduate education because of the greater costs associated with it.

Judging from the results presented in Table 4.2, it appears that the Atlantic provinces as a group lost the largest proportion of graduate students. This finding is not surprising, because the Atlantic provinces taken as a whole provide the narrowest range of options for graduate study in Canada. In other words, such students may be forced to look elsewhere for graduate training, and, once out of their home provinces it is likely that employment opportunities elsewhere may seem attractive. The result is that some of them may choose not to return to their home provinces after graduation.

Over 90 per cent of the graduate students whose permanent residence was either Quebec or Ontario took their graduate education in their home provinces. While these students may not actually settle in these provinces, a large proportion probably will. It is interesting to note also that Quebec and Ontario received a substantial proportion of graduate students from other provinces. This is probably due to the variety of institutions in Quebec and Ontario and the resulting wide range of courses offered, as well as the desire by some English-speaking students to study in French, and vice-versa.

### **Type of Living Accommodation**

Accommodation is an important factor in the determination of student expenses. An additional cost of living away from home is unavoidable and as a result, differences in type of accommodation would generate differences in students' expenses.

In general, it was found that a higher proportion of full-time than part-time students lived in their parents' home. (See Figure 4.1.) The proportion also varied by type of student. As might be expected, it was highest for full-time transfer students and lowest for part-time graduates.

These findings are not surprising. As discussed in the preceding chapter, the average age varied for each type of student. Part-time students tended to be older than full-time students, and community college students were generally quite young. In addition, factors such as marital status and the number of dependents varied with the type of student. These factors would all tend to influence the student's choice of accommodation, and hence to account for some of the observed differences.

### **Intergenerational Changes in Language Use**

As a means of focussing on the issue of changes in language use, students were asked whether or not they were still using the language of their parents. Because of the nature of the sample, however, the findings here do not necessarily explain the extent or the direction of language shifts in the general population. Nevertheless they should have some bearing on such changes for the more highly educated people in the country.

**Table 4.2 Distribution of Graduate Students by Province<sup>1</sup> of Present Residence and by Province of Permanent Residence**

a	b	Nfld	NS	NB	Que	Ont	Man	Sask	Alta	BC	Other	TOTAL	
												Per Cent <sup>2</sup>	Number (000)
Nfld	%	67.5	9.0	2.5	6.6	11.0	-	-	1.5	1.5	0.4	100.0	0.6
NS	%	1.5	68.0	1.2	6.0	17.7	0.8	0.1	2.7	1.9	-	100.0	1.4
NB	%	0.2	7.2	61.4	2.2	23.3	0.8	-	2.6	2.3	-	100.0	1.1
Que	%	0.1	0.3	0.2	90.2	6.0	0.2	0.1	0.4	0.6	2.0	100.0	17.0
Ont	%	0.1	1.0	0.3	4.1	90.4	0.7	0.2	1.3	1.5	0.5	100.0	20.7
Man	%	-	0.7	-	3.2	11.1	77.9	1.4	4.2	1.4	0.1	100.0	3.0
Sask	%	0.2	0.2	-	0.5	10.8	0.9	76.4	8.4	2.6	0.1	100.0	1.6
Alta	%	0.2	1.0	0.1	1.1	7.9	1.5	2.1	82.0	4.1	0.1	100.0	3.6
BC	%	0.1	0.5	0.2	1.1	8.9	1.7	0.6	2.6	83.9	0.4	100.0	4.4
Other	%	0.5	3.6	1.4	18.4	44.9	4.1	2.3	9.5	12.4	2.9	100.0	7.0

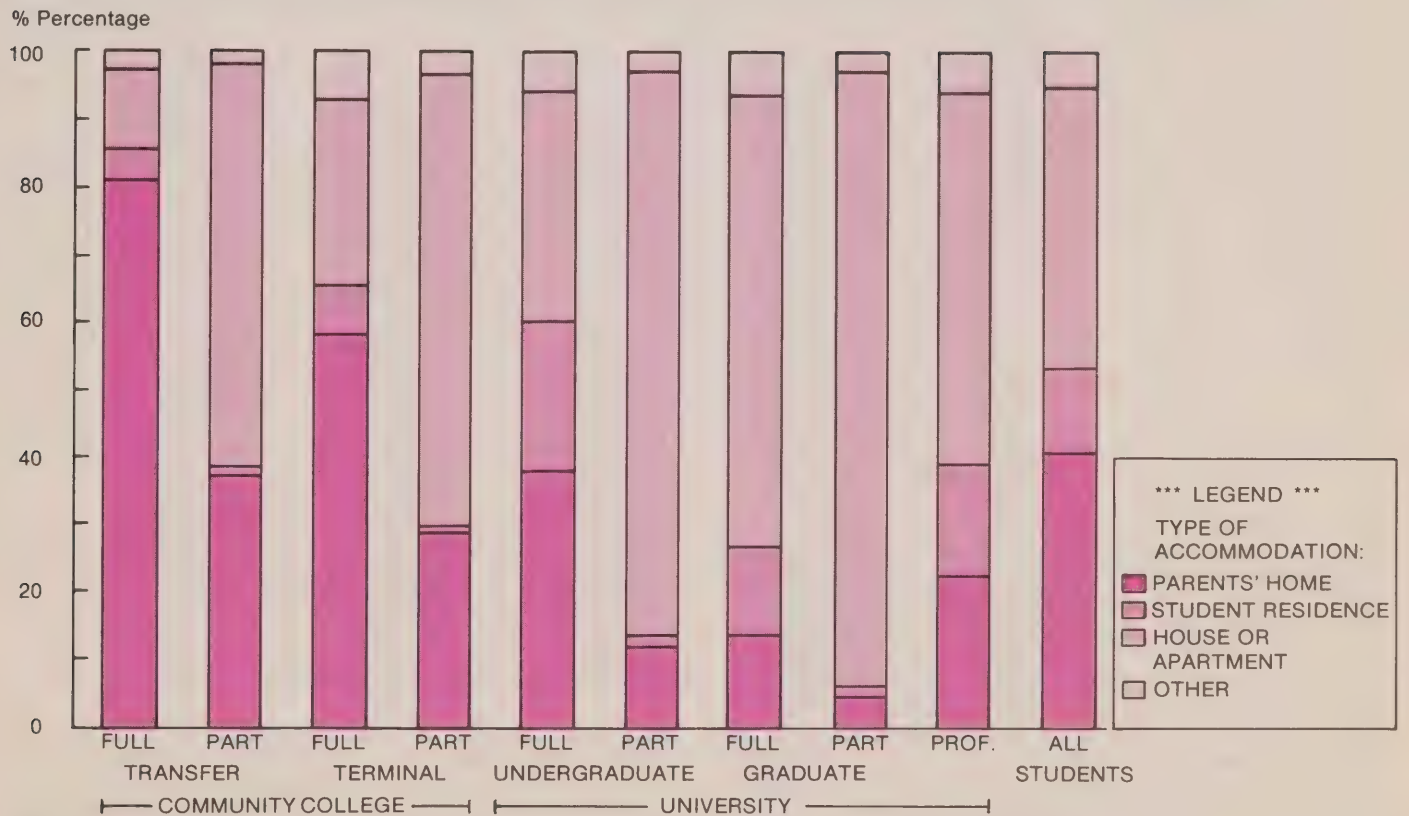
<sup>a</sup>Province of permanent residence.

<sup>b</sup>Province of present residence.

<sup>1</sup>PEI has been excluded because of the small numbers.

<sup>2</sup>Figures may not add to 100 per cent because of rounding.

**Figure 4.1 Type of Accommodation by Type<sup>1</sup> of Student**



<sup>1</sup>See Appendix I for definitions



**Table 4.3 Language of Students Who Used A Language Different From That of Their Parents, by Language of Parents, for Provinces**

Province of residence	Language used by student:	English		French		Other	TOTAL	
	Language used by parents:							
		French	Other	English	Other		Per Cent <sup>1</sup>	Number (000)
		%	%	%	%	%		
Atlantic Prov.		51.9	37.7	10.3	—	—	100.0	.9
Quebec		18.1	28.0	28.4	23.7	1.8	100.0	2.0
Ontario		20.1	78.2	1.7	—	—	100.0	7.8
Prairie Prov.		17.5	77.9	1.4	1.6	1.6	100.0	2.0
B.C.		4.1	95.9	—	—	—	100.0	1.3

<sup>1</sup>Figures may not add to 100 per cent because of rounding.

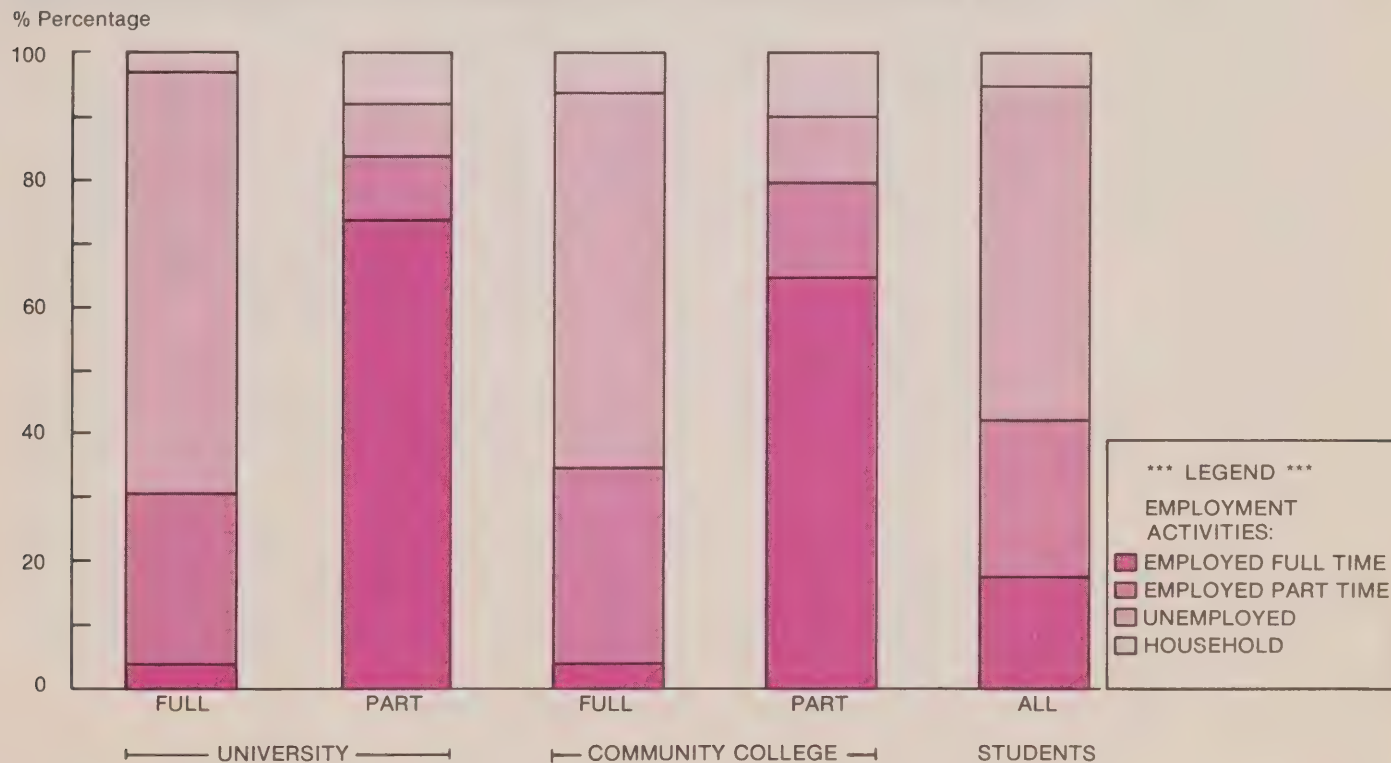
Almost 14,000 of the post-secondary students in Canada used a different language to that of their parents. Although this number represents only two per cent of the total student population, the data reveal some interesting patterns of change. As might be expected, there were significant regional variations. (See Table 4.3.) For instance, very little change to French from other languages occurred in the Atlantic or Western provinces. In fact, the only non-English shift of any magnitude was found in Quebec, where 52 per cent of the changes were from English and other languages to French. Considering this group in greater detail, 28 per cent of those in Quebec changed from English to French.

The net gain in Quebec also favoured this change to French, as 52 per cent had changed to French while only 46 per cent had changed to English.

### Employment Activity While in School

Forty-three per cent of all post-secondary students were gainfully employed on February 1, 1975; approximately 18 per cent were employed full-time while attending classes, while the remaining 25 per cent were employed part-time. (See Figure 4.2.) Seventy per cent of all part-time students

**Figure 4.2 Employment Activities by Registration Status of Students on 1 February 1975**



were working full-time, while 28 per cent of full-time students were engaged in part-time employment activities on that date.

The high employment rate for part-time students is not at all surprising considering their demographic characteristics. However, the proportion of full-time students who indicated that they had been working during the year may seem rather high in view of the availability of student assistance. These students may, however, have worked in order to obtain extra income to meet contingencies or simply to gain some working experience.

Another unexpected finding was that some students reported that they were concurrently working full-time and studying full-time. Although this could have been simply an error in response, it involved about 7000 students or about one per cent of the total student population. For this reason, a comparison of some of the characteristics of these students with those of all post-secondary students was carried out.

It was found that these students were concentrated in university undergraduate and community college terminal programs; that they tended to be slightly older than all students in the same type of study; that they appeared more likely to be married, with spouses engaged in household activities; and finally that the average number of dependents for these students was three times higher than the average for all students.

However, they appeared no more likely than other full-time students to have borrowed in order to finance their education. The decision to increase the strain of full-time

studies with the responsibilities of a full-time job probably was motivated partly by the number of individuals dependent on their financial support.

### **Summer Activities**

Students were asked about the various work and study activities in which they had been engaged during the previous summer, though they were not asked to specify the exact length of time spent on any one. Over 70 per cent of all students indicated that in that summer they had been gainfully employed full-time for at least three weeks. The majority of students indicated that they had been engaged in full-time employment. (See Table 4.4.)

The proportion of graduate students who indicated that they had been working full-time was somewhat lower than that for other students. This seems to have been compensated for by the larger proportions who reported either full-time or part-time studies during the summer months.

It is significant that such a large proportion of full-time students were actively employed during the summer. During times of summer job shortages it could be expected that the proportion of employed students might be substantially reduced, and if this is so, it would place an increased strain on students' finances.

### **Years in the Labour Force**

As mentioned earlier, 60 per cent of all full-time students were under the age of 22 years. Most of them were concentrated in full-time studies in community colleges and in universities as undergraduates or in the professional

**Table 4.4 Percentage<sup>1</sup> of Students Who Had Worked or Studied During the Summer of 1974, by Type<sup>2</sup> of Student**

Type of Student	Worked full-time 3 weeks or more	Worked part-time 3 weeks or more	Studied full-time 3 weeks or more	Studied part-time 3 weeks or more
	%	%	%	%
Transfer-full	68.1	13.8	6.1	5.8
Transfer-part	68.2	9.5	4.9	8.2
Terminal-full	71.7	15.1	5.4	4.4
Terminal-part	74.3	6.5	3.4	4.7
Undergraduate-full	82.6	12.0	6.6	6.8
Undergraduate-part	45.9	7.0	14.5	20.0
Graduate-full	55.3	10.5	31.9	6.0
Graduate-part	53.2	7.1	18.2	15.3
Professional	80.7	5.3	12.2	2.4
TOTAL	71.6	11.7	9.2	7.7

<sup>1</sup>Note that these categories are not mutually exclusive so that the sum of the percentages in any one row need not equal 100%.

<sup>2</sup>See Appendix I for definitions.

group. It is certainly not surprising therefore, that over 70 per cent of all full-time students, excluding graduates, had less than one complete year's involvement in the labour force. (See Figure 4.3.) By contrast, more than 70 per cent of all part-time students had more than one year's experience in the labour force.

Female students generally appeared more likely than males to have spent less than one year in the labour force though there were some differences by type of student. Professional students generally had much less labour force experience than graduates.

As is to be expected, the work experience of students varied substantially with their ages. (See Figure 4.4.) Less than 20 per cent of those under 21 had ever worked, while about 85 per cent of those aged 31 or more had had some experience in the labour force.

### **Employment Experience of Stop-outs**

As noted earlier, there appeared to be no single simple reason for the stop-out phenomenon though there was substantial variation in the stop-out rate for different types of students. An attempt was made to discover whether a student's experience in the labour force could have played a part in the decision to return to post-secondary education by looking at the employment activities of stop-outs. It was found in general that the majority of stop-outs were in fact employed a year prior to the survey. Over 70 per cent of those who were not students on February 1, 1974, were employed full-time on that date, while only about six per cent had been unemployed. (See Figure 4.5.)

### **Summary**

The majority of all students were studying in their home provinces and expected to reside there after graduation. There was, however, wide variation in the proportions for different types of students: 77 per cent of part-time graduate students – who probably already had jobs in the provinces where they were students – but only 47 per cent of their full-time counterparts were studying in their home provinces and intended to stay there after graduation. At the same time, a substantial minority were studying in their home provinces but intended to take up residence elsewhere after completion of their studies. The latter proportion varied from 11 per cent for part-time graduate students to 28 per cent for full-time transfer students.

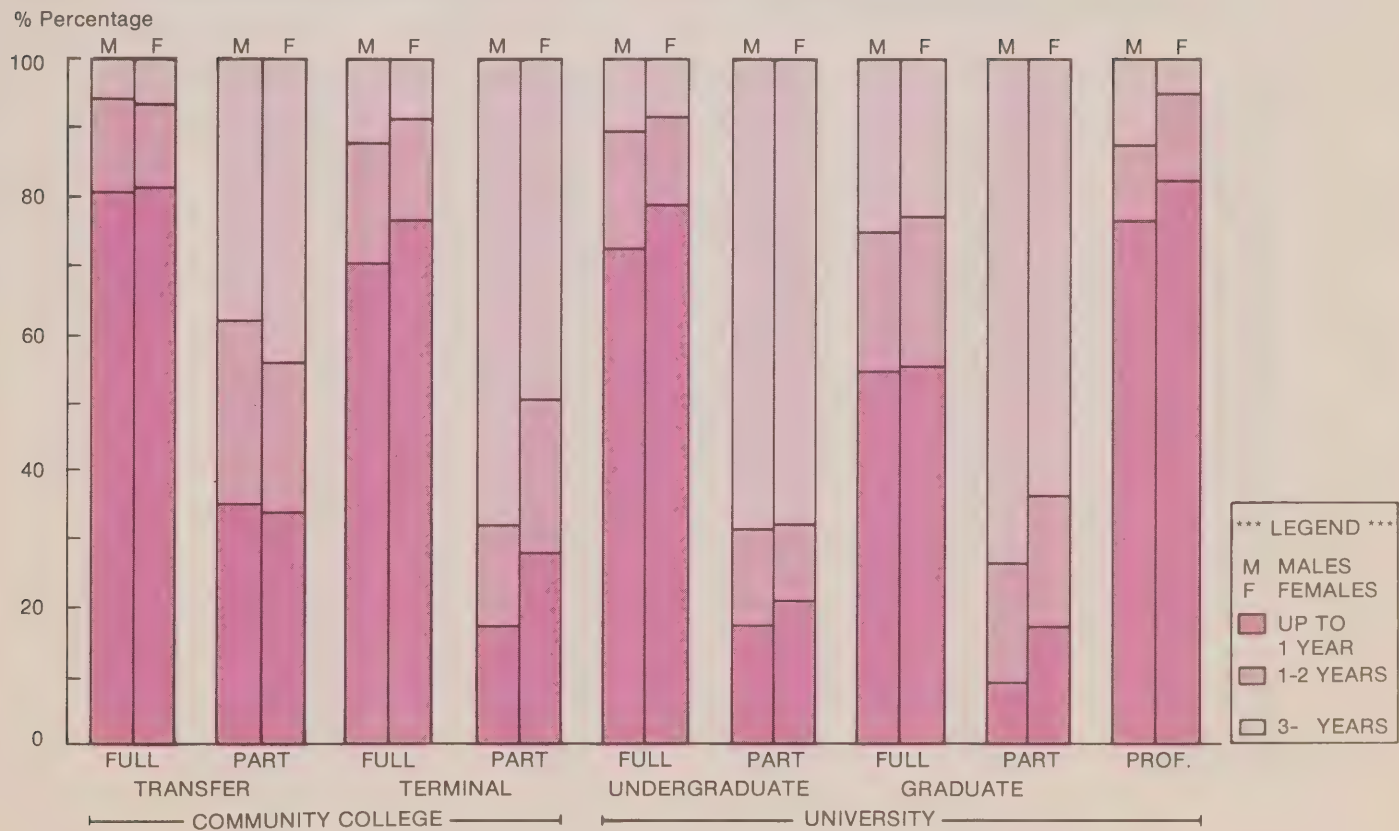
About one-third of graduate students whose permanent residences were in the Atlantic provinces were studying elsewhere in Canada, whereas less than 10 per cent of those with permanent residences in Quebec or Ontario were studying outside their home provinces. These two provinces, particularly Ontario, took a large proportion of the out-of-province graduate students.

Forty-three per cent of all students were working and studying on February 1, 1975; approximately 18 per cent were employed full-time, while the remaining 25 per cent were employed part-time. Seventy per cent of the part-time students were working full-time while 28 per cent of all full-time students had part-time employment.

There were also about 7,000 students (about one per cent of the total) who were working and studying full-time. These



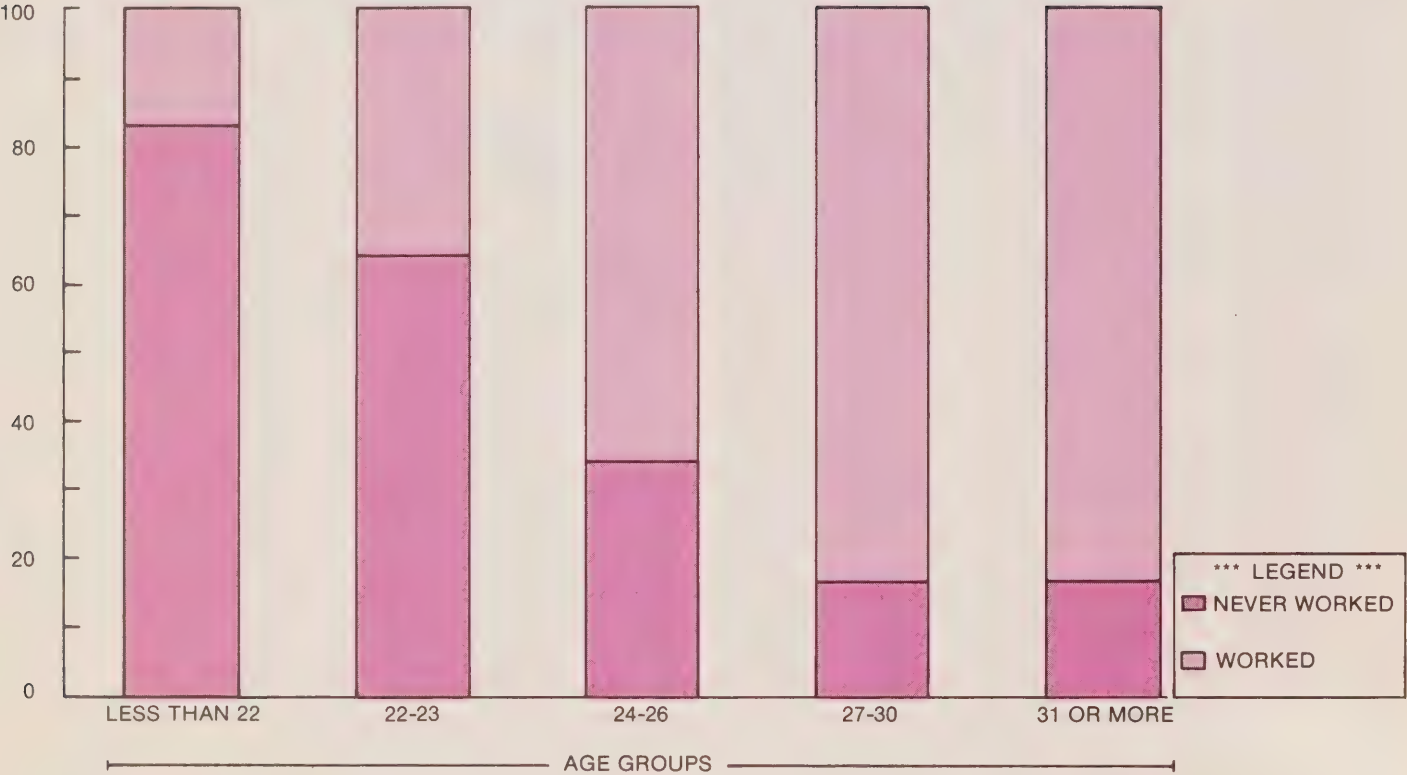
**Figure 4.3 Years Spent in the Labour Force by Type<sup>1</sup> of Student and Sex**



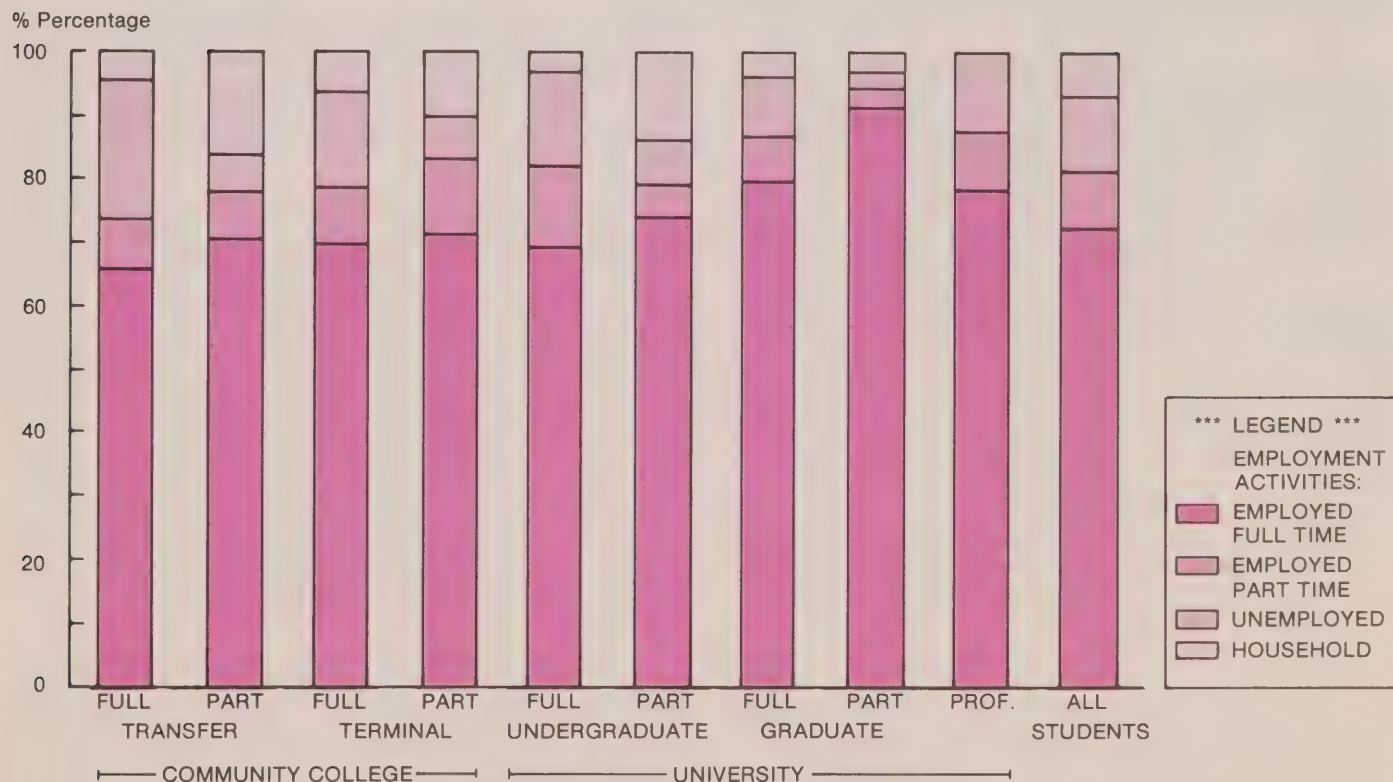
<sup>1</sup>See Appendix I for definitions

**Figure 4.4 Work Experience of Students by Age-Group**

% Percentage



**Figure 4.5 Employment Activities of Stop-Outs on 1 February 1974 by Type<sup>1</sup> of Student**



<sup>1</sup>See Appendix I for definitions

students were generally older and were more likely to be married than other students. They also had a much higher average number of dependents.

Over 70 per cent of all students indicated that they had been gainfully employed for at least three weeks during the summer of 1974. This proportion varied with the type of students – the number was lowest for graduate students, highest for undergraduates.

Most students had less than one year's experience in the labour force, though this proportion differed for different types of students. As was to be expected, part-time students generally had more labour force experience than full-time students.

## CHAPTER 5: Financing

### **Incidence of Borrowing**

Nearly 60 per cent of post-secondary students had never borrowed to finance their post-secondary education. (See Table 5.1.) This proportion, however, varied considerably by the type of student: for part-time non-university students it was nearly 90 per cent; for the professional group it was only 30 per cent.

These differences obviously are due to a number of factors. At present part-time students are not eligible for government-sponsored loans in all provinces, so they can usually borrow only from their parents or from private sources. In addition, it seems clear that students' financial needs and willingness to borrow are determined by such factors as age, marital and socio-economic status. As noted earlier, the type of student does in fact reflect some variation in these factors so that wide differences in the incidence of borrowing by type of student are not too surprising. The differences are also fairly consistent with the findings reported in Porter et al (1973). Their data suggest that the amounts grade 12 students in Ontario are willing to borrow vary substantially with their expectations in terms of type of institution to be attended and the educational level to which they aspire. (See Porter et al, 1973, p. 159.)

The proportion of students who reported that they had sufficient funds and therefore did not have to borrow, is rather large. More than half of the students were in this category. It may be argued that these responses were not genuine and that some students, who were reluctant to borrow to finance their education, adjusted their budgets accordingly and hence reported that they had sufficient funds. However an analysis of the incomes and expenditures

of such students (see page 90 of this report) suggests that these responses seem to be genuine.

It is also interesting to note that the proportion of students who had sufficient funds increased with the level of education of their fathers. Forty-nine per cent of students whose fathers had only an elementary school education but 69 per cent of those whose fathers had some university education reported that they had sufficient funds. Thus there appears to be some variation in the availability of sufficient funds by the socio-economic background of students.

There was also substantial variation in the proportion of students in the various provinces who borrowed to finance their post-secondary education. Because of the differences in the incidence of borrowing by the type of student, provincial variations are illustrated using figures for full-time undergraduates only. For example, full-time undergraduates in the Atlantic provinces had a higher incidence of borrowing (more than 60 per cent) than those in the other provinces (about 50 per cent). These provincial differences are possibly due mainly to differences in the government-sponsored loans and in the student grants available in the various provinces.

### **Amount Borrowed**

In this section, data are examined for students who borrowed to finance their post-secondary education. Table 5.3 gives the distribution of the amount borrowed in the academic year September 1974 – May 1975 by type of student. (Part-time students have been excluded from this table since the numbers were in many cases quite small.)



**Table 5.1 Incidence of Borrowing by Type<sup>1</sup> of Student**

Type of student	Never Borrowed		Borrowed	Per Cent	TOTAL Number (000)
	Sufficient Funds	Other reasons			
	%	%	%		
Transfer — full	76.1	5.2	18.7	100.0	78.8
Transfer — part	82.4	6.8	10.8	100.0	9.0
Terminal — full	58.0	5.5	36.5	100.0	131.7
Terminal — part	82.7	5.3	12.0	100.0	14.8
Undergraduate — full	46.2	4.6	49.2	100.0	270.5
Undergraduate — part	60.8	7.6	31.6	100.0	75.0
Graduate — full	43.3	3.9	52.8	100.0	40.5
Graduate — part	49.1	3.3	47.6	100.0	21.6
Professional	27.7	2.3	70.0	100.0	19.8
Total	54.5	5.0	40.5	100.0	661.7

<sup>1</sup>See Appendix I for definitions

The figures show clearly that the amount borrowed varied substantially by type of student. Almost 80 per cent of the full-time transfer students – who were mainly in Quebec – but only 14 per cent of the professional group borrowed less than \$600. By contrast, seven per cent of the former and 28 per cent of the latter borrowed more than \$1200.

The amount borrowed by students will of course depend on a number of factors. One of these is the province of residence since there are considerable provincial differences in both the provision of student loans and grants and in the administration of loan programs.

**Table 5.2 Incidence of Borrowing by Province of Residence 1975, Full-time Undergraduates Only**

Province	Never Borrowed	Borrowed	Per Cent	TOTAL Number
	%	%		
Newfoundland	33.0	67.0	100.0	3.5
Prince Edward Island	37.9	62.1	100.0	0.9
Nova Scotia	38.3	61.7	100.0	9.8
New Brunswick	38.0	62.0	100.0	7.1
Quebec	48.3	51.7	100.0	42.7
Ontario	53.3	46.7	100.0	94.9
Manitoba	59.6	40.4	100.0	11.0
Saskatchewan	49.3	50.7	100.0	8.1
Alberta	53.5	46.5	100.0	18.6
British Columbia	56.5	43.5	100.0	19.0

All provinces, with the exception of Quebec, have integrated their own student assistance programs with the Canada Student Loans Plan, but the total amount of assistance available and the loan grant mix vary considerably from one province to the other. (See Pike, 1970, pp. 138 - 140.) In 1974-75 students in New Brunswick, for example, could receive a

maximum of \$2100 in student assistance. The first \$1400 of this would form a loan under the CSLP and the balance, if needed, would be provided as a New Brunswick Bursary. By contrast, in Ontario the first \$800 of assistance would be provided as a loan under the CSLP while the balance of assessed need would be provided as a Province of Ontario

**Table 5.3 Amount Borrowed in Year '74 - '75 by Type of Student<sup>1</sup> (full-time only)**

Type of Student	\$1 - \$600	\$601 - \$1200	over \$1200	TOTAL	
				Per Cent	Number (000)
	%	%	%		
Transfer — full	79.4	14.0	6.6	100.0	11.0
Terminal — full	48.2	34.8	17.0	100.0	33.8
Undergraduate — full	20.2	55.9	23.9	100.0	92.1
Graduate — full	21.4	53.2	25.4	100.0	7.8
Professional	13.8	58.5	27.7	100.0	8.9
Total who borrowed in year '74 - '75	30.3	48.3	21.4	100.0	153.6

<sup>1</sup>See Appendix I for definitions.

grant. Thus, wide provincial differences in the loans incurred by students are to be expected.

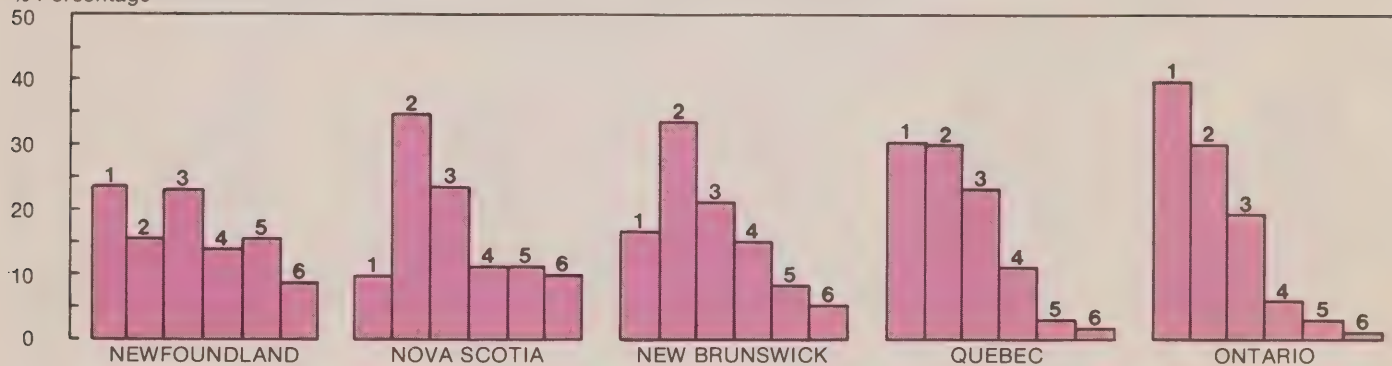
Figure 5.1 shows the distribution of accumulated debt by province, (Prince Edward Island is excluded because of the small numbers). An attempt was made to eliminate some of the variation which arises from factors other than provincial residence by considering only full-time undergraduates. It should be noted, however, that the effects of differences in borrowing patterns by field of study, by sex, by year of

program, and by other factors will also influence the results so that the observed differences cannot be attributed purely to provincial residence.

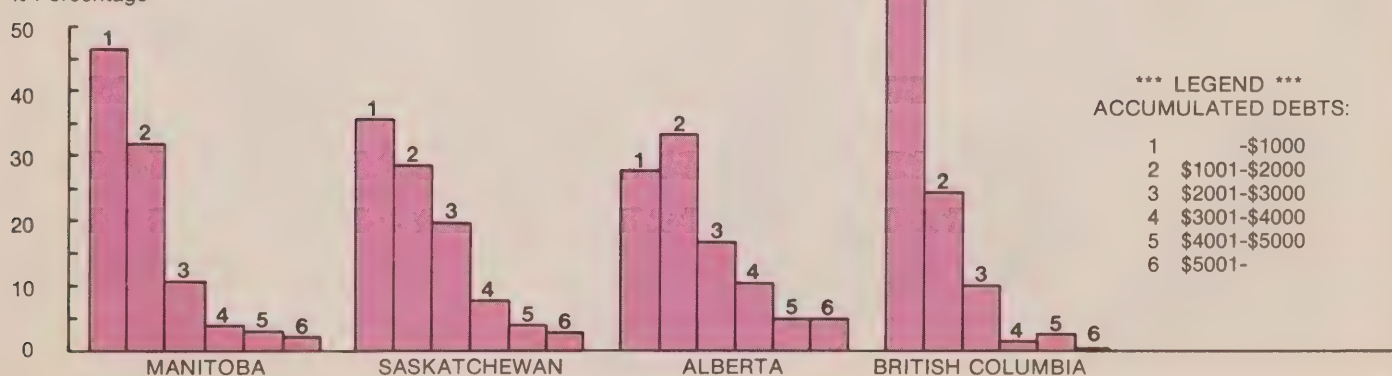
In general, students in the Atlantic provinces had borrowed the most to finance their post-secondary education. For example, in the three Atlantic provinces shown, more than 50 per cent of full-time undergraduates had accumulated debts in excess of \$2000. In the case of all the other provinces, less than 40 per cent of such students had accumulated debts in

**Figure 5.1 Distribution of Accumulated Debts (\$000) by Province (Full-Time Undergraduates)**

% Percentage



% Percentage

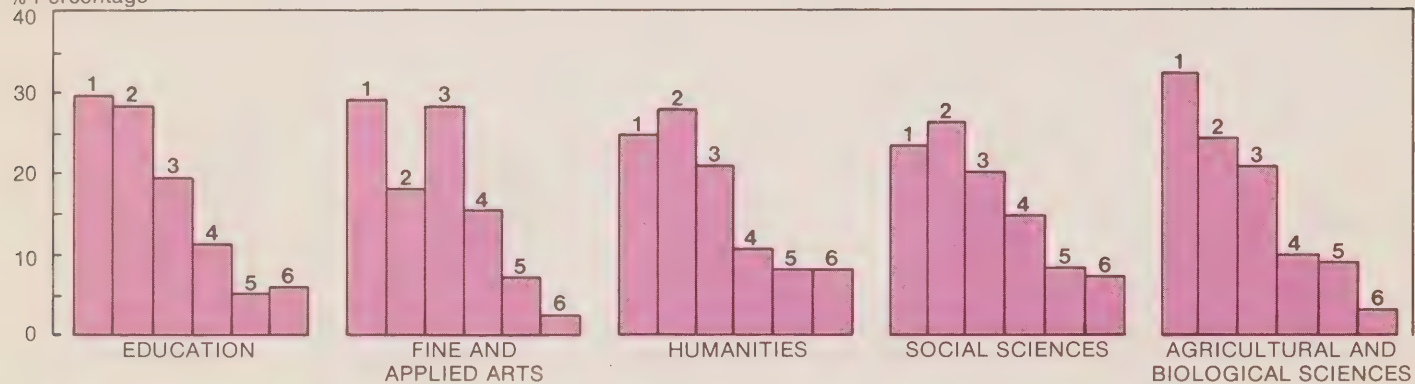


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ACCUMULATED DEBTS:

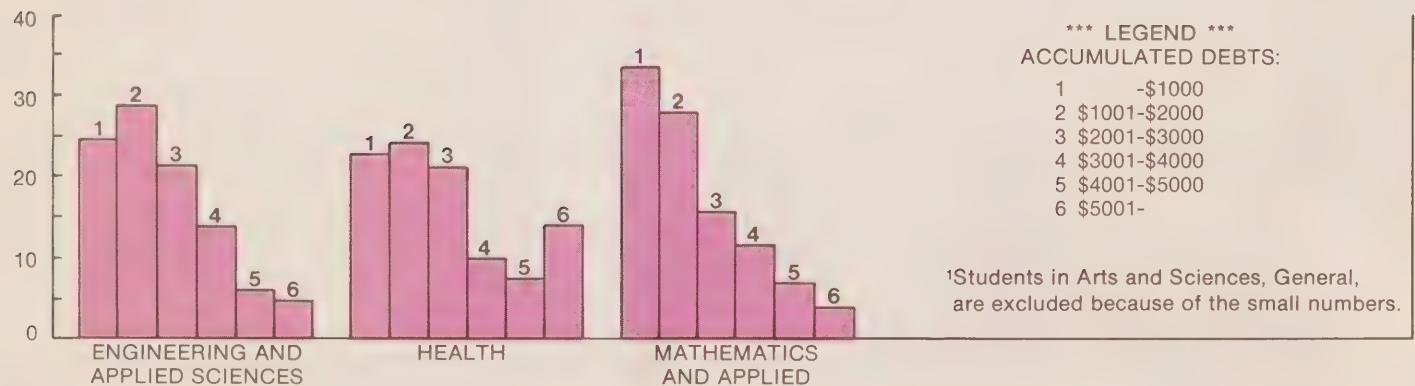
- 1     -\$1000
- 2     \$1001-\$2000
- 3     \$2001-\$3000
- 4     \$3001-\$4000
- 5     \$4001-\$5000
- 6     \$5001-

**Figure 5.2 Distribution of Accumulated Debts (\$000) by Field of Study<sup>1</sup> (Full-Time Graduates)**

% Percentage



% Percentage





excess of \$2000. Students in British Columbia and Manitoba generally borrowed less than those elsewhere in Canada: for example, 60 per cent of such students in the former and nearly 50 per cent in the latter had borrowed less than \$1000.

Another factor which should be related to the amount borrowed is the field of study. The costs of education in different fields of study vary because of a number of factors, including differences in available scholarships, length of course and tuition fees. The distribution of the amount borrowed by field of study is shown, in Figure 5.2, for full-time graduates only. Here again it should be noted that some of the observed differences may arise from factors other than the field of study.

It is not surprising that students in the health fields had the highest accumulated debts. The courses of study in many of these cases are long and the relative security of high lifetime incomes would be expected to affect students' willingness to incur large debts.

### **Applications for Government-Sponsored Loans**

The data on applications for a loan sponsored by a government in Canada fit in closely with the patterns of borrowing discussed above. For example, the figures in Table 5.4 show that 60 per cent of post-secondary students had not applied for a government-sponsored loan; this is roughly the same as the proportion who never borrowed. (See Table 5.1.) Here again there was wide variation by the type of student.

For those who never applied for government-sponsored loans, a substantial proportion reported that they did not

need a loan: 43 per cent of all students did not apply for a government-sponsored loan because they did not need a loan, while only 18 per cent had another reason for not doing so. Again it is noticeable that these figures are very similar to those in Table 5.1 for the proportion of students who did not need to borrow because they had sufficient funds.

The most important of the other reasons reported for not applying for a government-sponsored loan was the student's assessment that he/she would not qualify for such a loan. Nearly 11 per cent of all students were in this category. It may be the case that many of these students were in financial need but felt that they would not qualify under the eligibility regulations of existing loan plans.

It is also interesting to examine the success rates for applicants for government-sponsored loans. (See Table 5.5.) More than 80 per cent of students who applied for government-sponsored loans had been successful in obtaining some funds in each year that they had applied. (It should be noted, however, that no information was obtained on whether or not the amounts obtained were in accord with students' assessments of their needs.)

The high success rate suggests that students had a good idea of their financial needs and of the criteria of loan programs, and hence a large proportion of those who chose to apply did qualify for a loan.

Another interesting feature of the figures in Table 5.5 is that the percentage who had never been successful varied considerably by type of student: it fell from about 20 per cent for full-time transfer students to five per cent for the professional group. This probably is due to more than one

**Table 5.4 Applications for Government-Sponsored Loans by Type<sup>1</sup> of Student**

Type of Student	Never Applied		Applied	TOTAL	
	Loan not needed	Other <sup>2</sup>		Per Cent	Number (000)
	%	%	%		
Transfer — full	64.1	17.3	18.6	100.0	72.2
Transfer — part	67.4	20.3	12.3	100.0	8.2
Terminal — full	46.3	18.0	35.7	100.0	120.6
Terminal — part	67.8	18.9	13.3	100.0	13.3
Undergraduate — full	33.6	18.1	48.3	100.0	247.8
Undergraduate — part	50.4	19.5	30.1	100.0	69.3
Graduate — full	33.7	19.1	47.2	100.0	37.1
Graduate — part	38.6	17.4	44.0	100.0	19.7
Professional	19.2	13.0	67.8	100.0	17.8
Total	42.6	18.1	39.3	100.0	606.0

<sup>1</sup>See Appendix I for definitions.

<sup>2</sup>Including awareness of such a plan, student's assessment that he/she would not qualify for such a loan, unwillingness to take such a loan, and other.

factor. It may indicate a variation in students' knowledge of loan availability and criteria and hence a variation in their ability to estimate their chances of success. Another possibility is that since age varies by type of student and age is one criterion for independence under the CSLP, the observed variation may merely reflect differences in the proportion of independent students who probably can obtain loans more easily under the existing criteria.

### Expenditures and Incomes

Students were asked to report their expenditures and incomes in a number of different categories for the year ending 30 April, 1975. Many students did provide the information requested but the non-response rate was somewhat larger than that for most other questions. Some of

**Table 5.5 Success Rates for Applications for Government-Sponsored Loans by Type<sup>1</sup> of Student**

Type of Student	Never Successful	Sometimes Successful	Always Successful	TOTAL	
				Per Cent	Number (000)
	%	%	%		
Transfer — full	19.6	6.7	73.7	100.0	14.3
Transfer — part	17.4	10.2	72.4	100.0	1.2
Terminal — full	12.6	5.4	82.0	100.0	49.7
Terminal — part	12.7	2.7	84.6	100.0	2.9
Undergraduate — full	10.8	9.4	79.8	100.0	130.5
Undergraduate — part	9.1	6.1	84.8	100.0	26.8
Graduate — full	7.3	13.2	79.5	100.0	19.0
Graduate — part	8.7	11.3	80.0	100.0	9.6
Professional	5.3	15.2	79.5	100.0	12.4
Total who borrowed	10.9	8.0	81.1	100.0	266.4

<sup>1</sup>See Appendix I for definitions.

the limitations of the data on expenditures and incomes are discussed in Appendix III.

Tuition fees paid, cash contributions received from parents, and government-sponsored loans obtained for the year ending 30 April, 1975 are described in the following sections. In addition, averages for the various categories of expenditures and incomes are derived in order to provide some

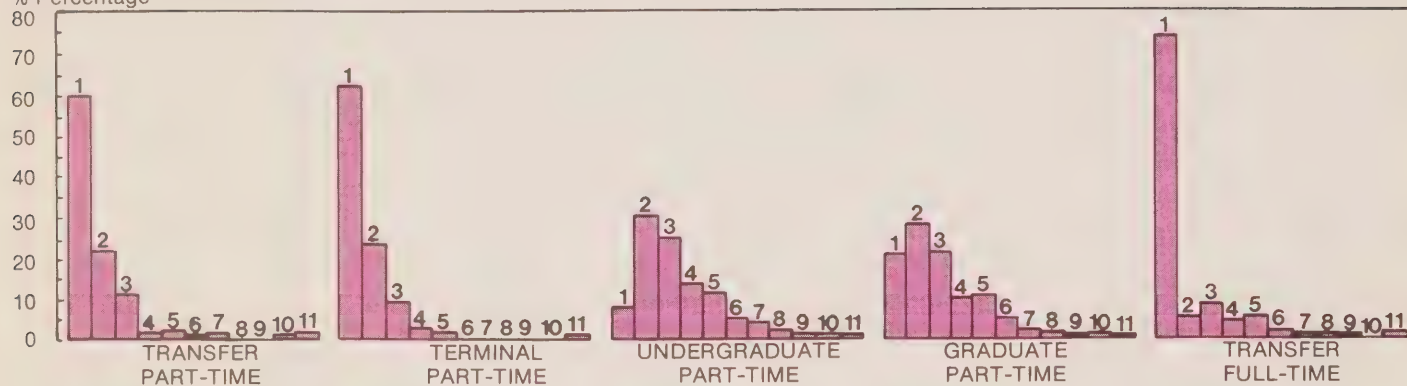
indication of the relative importance of different types of students' expenditures and incomes in the total.

#### **Tuition and Other Required Fees**

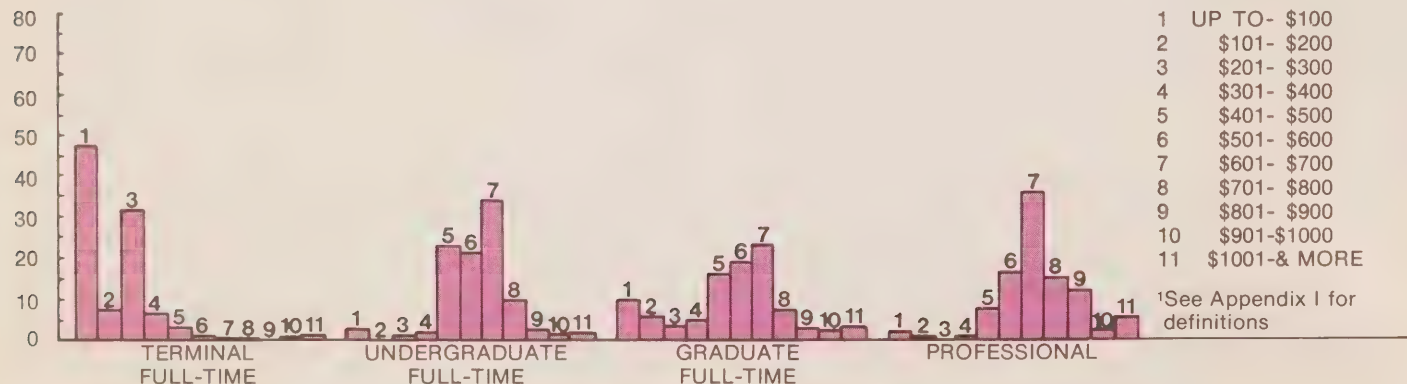
Tuition and other fees varied substantially by type of student. (See Figure 5.3.) Fees paid by community college students were much lower than those paid by university students:

**Figure 5.3 Distribution of Fees Paid by Type<sup>1</sup> of Student**

% Percentage



% Percentage



\*\*\* LEGEND \*\*\*

FEES PAID

- 1 UP TO- \$100
- 2 \$101- \$200
- 3 \$201- \$300
- 4 \$301- \$400
- 5 \$401- \$500
- 6 \$501- \$600
- 7 \$601- \$700
- 8 \$701- \$800
- 9 \$801- \$900
- 10 \$901-\$1000
- 11 \$1001-& MORE

<sup>1</sup>See Appendix I for definitions

**Table 5.6 Distribution of Fees Paid<sup>1</sup> by Province of Residence<sup>2</sup> 1975 Full-time Terminal Students**

Province	up to \$100	\$101-\$200	\$201-\$300	\$300 or more	TOTAL	
					Per Cent	Number (000)
	%	%	%	%		
Newfoundland	91.2	0.9	3.3	4.6	100.0	0.5
Nova Scotia	37.8	3.8	0.9	57.5	100.0	0.9
Quebec	86.3	4.3	2.2	7.2	100.0	45.6
Ontario	0.5	3.8	70.3	25.4	100.0	34.4
Manitoba	2.7	23.9	67.3	6.1	100.0	1.3
Saskatchewan	0.3	3.1	88.0	8.6	100.0	1.6
Alberta	50.7	14.4	28.2	6.7	100.0	7.1
British Columbia	2.6	48.6	37.4	11.4	100.0	2.5

<sup>1</sup>For period 1 May 1974 to 30 April 1975

<sup>2</sup>Prince Edward Island and New Brunswick have been omitted because of small numbers.

nearly 60 per cent of the former but only five per cent of the latter paid less than \$100 in fees. In addition, the variation in fees was somewhat lower for community college students than for university students, probably because of the wider variety and length of courses available for the latter.

Full-time students of course paid higher fees than part-time students, with the difference being particularly noticeable for university students. Full-time undergraduates also paid somewhat lower fees than did the professional group. For full-time graduate students, the distribution tends to reflect the fact that graduate students often pay lower fees after

completion of their examinations and course work, which would probably explain the peak at the lower end of the distribution.

The nature of the distribution of fees for full-time terminal students in community colleges (that is, with two peaks) could be the result of the aggregation of two or more different distributions with different peaks. That this is indeed the case becomes clear on examination of the distributions of fees paid by full-time terminal students for each province. (See Table 5.6.) The distributions for Quebec and Ontario, which together had the vast majority of full-time



**Table 5.7 Cash Contributions From Parents or Guardians, by Type<sup>1</sup> of Student**

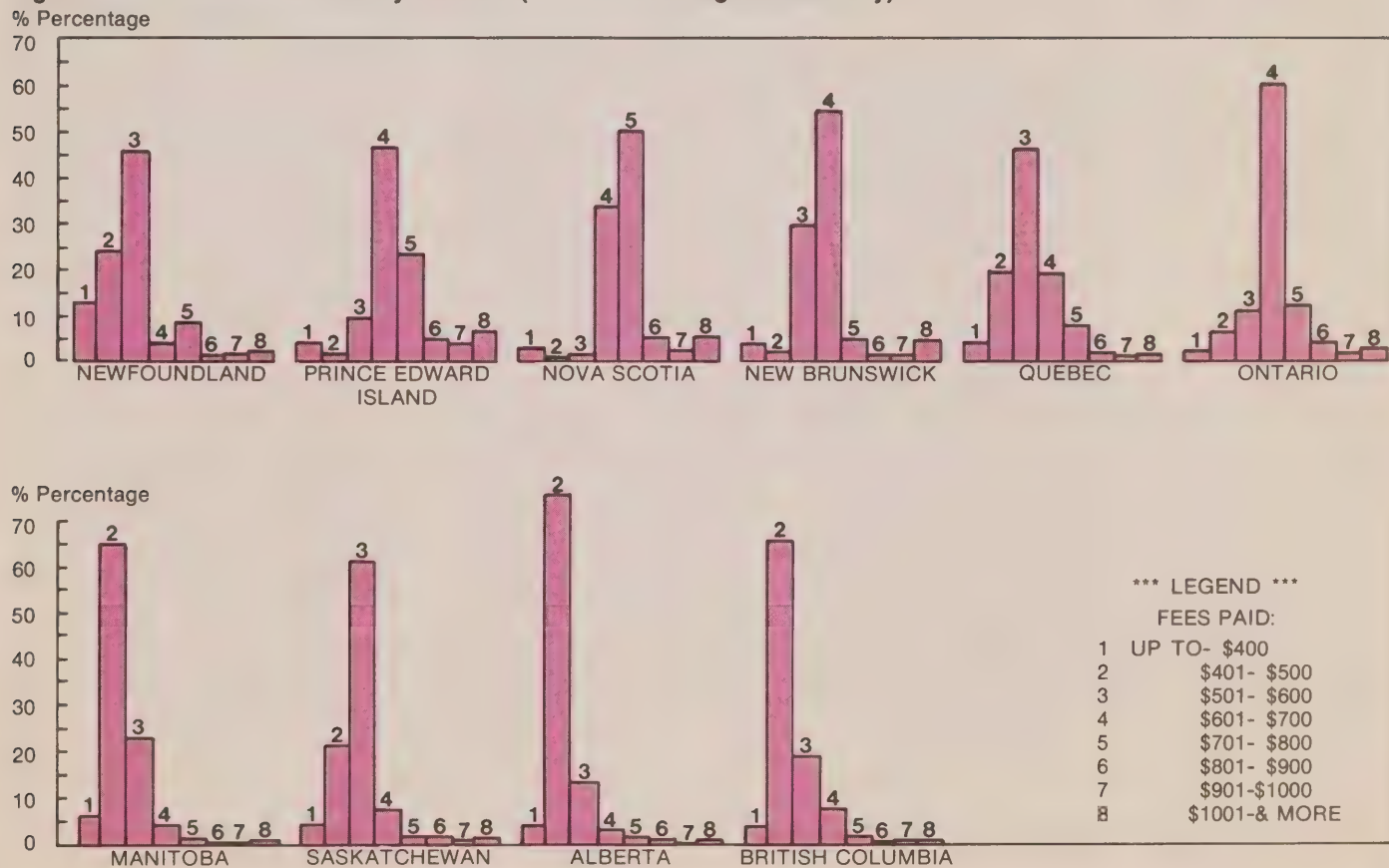
Type of Student	No Contribution	Some Contribution	TOTAL	
			Per Cent	Number (000)
	%	%		
Transfer — full	53.6	46.4	100.0	76.1
Transfer — part	86.3	13.7	100.0	8.6
Terminal — full	59.6	40.4	100.0	132.7
Terminal — part	91.0	9.0	100.0	15.2
Undergraduate — full	54.1	45.9	100.0	269.0
Undergraduate — part	93.3	6.7	100.0	78.7
Graduate — full	75.1	24.9	100.0	40.4
Graduate — part	96.2	3.8	100.0	21.8
Professional	59.0	41.0	100.0	19.2
All Students	62.9	37.1	100.0	661.7

<sup>1</sup>See Appendix I for definitions.

terminal students, are markedly different. Students in CEGEPs in Quebec pay no tuition fees so it is not surprising that the majority of such students reported tuition and other required fees of less than \$100. By contrast, students in Ontario typically paid more than \$200. Thus the two peaks in the distribution of fees for full-time terminal students arises because of these differences.

It is also interesting to compare the distribution of fees by province for full-time undergraduates. (See Figure 5.4.) In general, the data suggest that full-time undergraduates in the Atlantic provinces often paid higher fees than those elsewhere in Canada. Average fees were highest in Nova Scotia with a typical fee of \$701 – \$800, and lowest in

**Figure 5.4 Distribution of Fees by Province (Full-Time Undergraduates Only)**



Manitoba, Alberta and British Columbia, with a typical fee of \$401 – \$500.

These differences seem to be roughly in line with published data on fees. (See Statistics Canada 1975.) However, it should be noted that fees within a province may vary for a number of reasons, such as different rates for different courses of study or for different institutions. Thus the provincial differences observed may simply be a function of the differences in the mix of students by course or by institution.

### **Non-repayable Cash Contributions from Parents or Guardians**

Over 60 per cent of all students received no financial contribution from their parents. There was, however, a marked variation in this proportion by type of student. (See Table 5.7.) The proportion who received no contribution was lowest for full-time transfer students and highest for part-time graduate students. Similarly, a substantially higher proportion of part-time students than full-time students received no contribution from their parents or guardians.

These differences are not surprising in view of the demographic and economic differences among types of students. Full-time community college and undergraduate university students were young and, in general, they would be more dependent on their parents for financial support. Part-time students were older, were more likely to be married, and, in the majority of cases, were working full-time. They were therefore more likely to be financially independent.

As was to be expected, cash contributions from parents also varied with the type of accommodation used by the student.

(See Table 5.8.) More than half of the students living at home received no direct financial contribution from their parents. This proportion was substantially lower than that for students living away from home in a house or apartment.

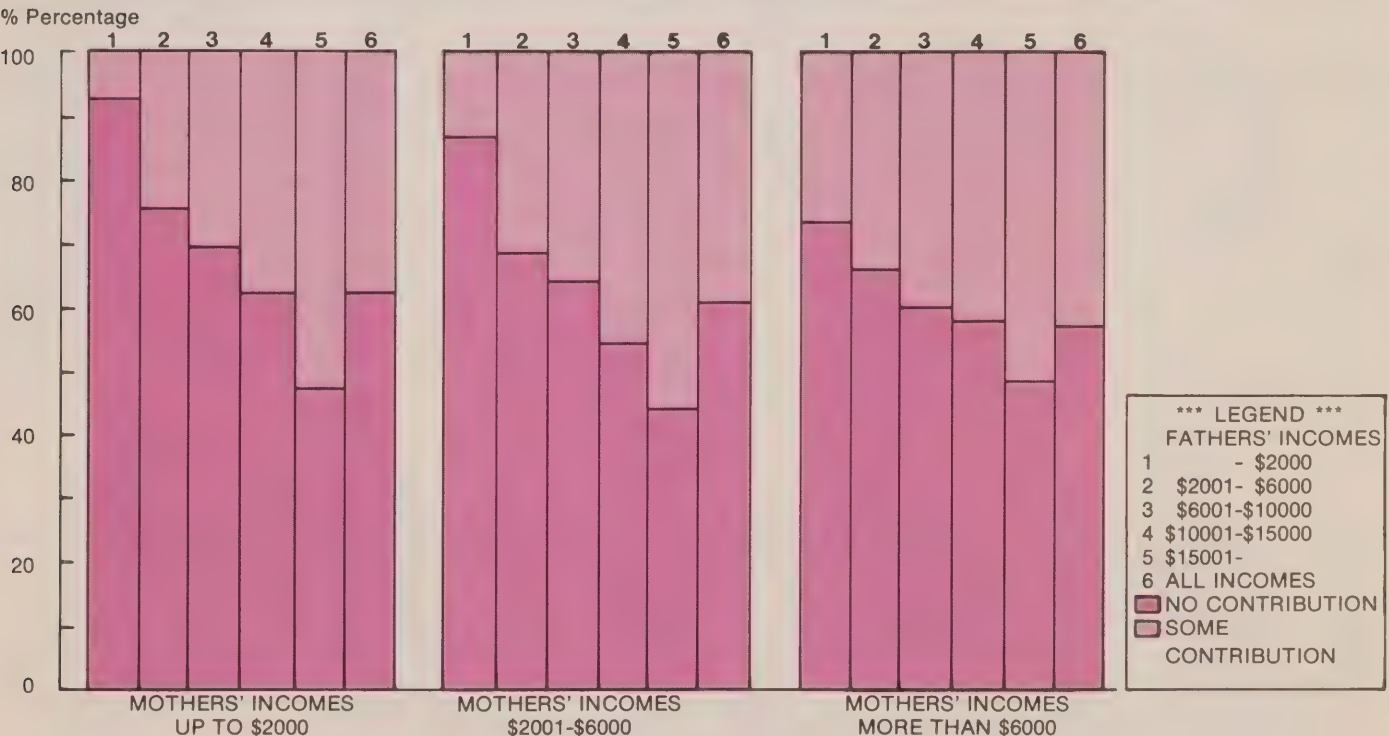
There were, as might be expected, substantial differences in parental contributions by the income levels of parents. The proportion of students who received some parental contribution increased markedly with the level of fathers' incomes, when considered along with the different levels of mothers' incomes. (See Figure 5.5.) For example, for students whose mothers had incomes of less than \$2,000, only eight per cent of those with fathers' incomes of less than \$2,000, but 44 per cent of those with fathers' incomes in excess of \$15,000, received some contribution.

Examination of the distribution of parental contributions for those who did in fact receive some assistance, (see Figure 5.6.), reveals patterns similar to those discussed above. For example, 55 per cent of full-time transfer students received less than \$500, while about 18 per cent of them received more than \$1,000. By contrast, 25 per cent of the professional group received less than \$500 while 50 per cent of this group received more than \$1,000.

### **Government-Sponsored Loans**

Students were asked to state the repayable education loans they had obtained for the year ending 30 April, 1975, including both the Canada Student Loans Plan and any provincial student loan plans. Since Quebec and Alberta are the only provinces which have not fully integrated their own loan plans into the CSLP, students in all other provinces could have obtained Canada Student Loans only. However, a

**Figure 5.5 Cash Contributions from Parents or Guardians by Fathers' Incomes and by Mothers' Incomes**



**Table 5.8 Cash Contributions From Parents or Guardians by Type of Accommodation**

Type of Accommodation	No Contribution	Some Contribution	TOTAL	
			Per Cent <sup>1</sup>	Number (000)
	%	%		
Parent's home	58.9	41.1	100.0	209.3
Student residence	43.3	56.7	100.0	65.6
Home or apartment	73.9	26.1	100.0	200.3
Rented room	52.9	47.1	100.0	24.5
Other	86.1	13.9	100.0	1.5

<sup>1</sup>Figures may not add up to 100 per cent because of rounding.

large number of such students did report provincial student loans. (See Table 5.9.) In Ontario, for example, nearly half the students with government loans indicated that their loans had been obtained from the provincial loan plan. By contrast, in Quebec the majority of students with government loans indicated correctly that their loans were obtained from the provincial loan plan.

It is not surprising that there should have been some confusion in the minds of students as to the government responsible for their loans. Under the CSLP, loans are provided by chartered banks. The federal government pays the loan interest until six months after termination of full-

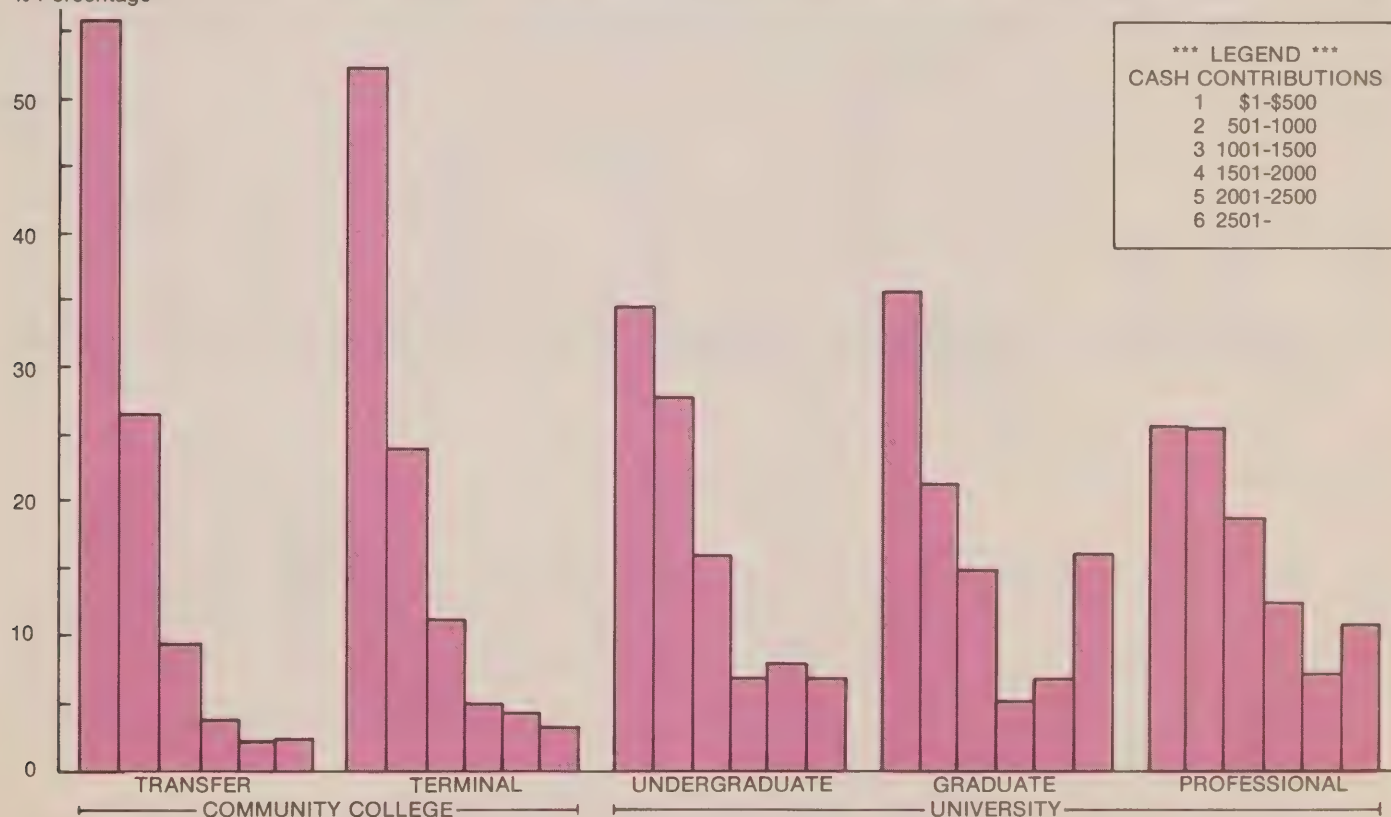
time studies and guarantees repayment in case of default. At the same time, provincial governments (with the exception of Quebec) are responsible for the administration of the CSLP.

Because of this confusion, it did not seem worthwhile to examine the data for Canada Student Loans and for provincial loans, separately. Instead, the two sets of data were combined so that the analysis which follows refers to all government-sponsored loans.

The distribution of the amount of repayable government-sponsored loans differs substantially by province. (See Figure 5.7.) Many of these differences may simply reflect



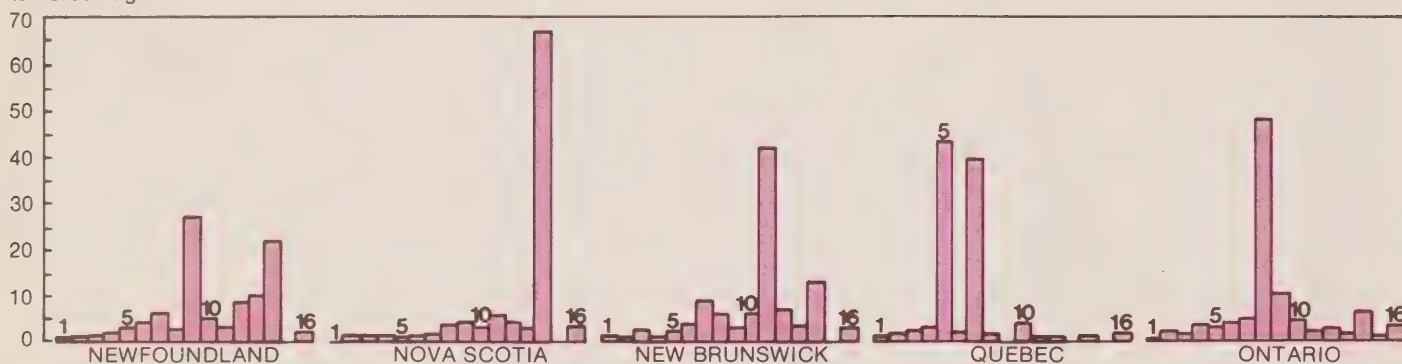
**Figure 5.6 Distribution of Cash Contributions from Parents or Guardians by Type<sup>1</sup> of Student (Full-Time Students Only)**  
 % Percentage



<sup>1</sup>See Appendix I for definitions

**Figure 5.7 Distribution of Government-Sponsored Loans by Province<sup>1</sup>**

% Percentage



% Percentage



\*\*\* LEGEND \*\*\*

- |               |                  |
|---------------|------------------|
| 1 \$1-\$100   | 9 \$801-\$900    |
| 2 \$101-\$200 | 10 \$901-\$1000  |
| 3 \$201-\$300 | 11 \$1001-\$1100 |
| 4 \$301-\$400 | 12 \$1101-\$1200 |
| 5 \$401-\$500 | 13 \$1201-\$1300 |
| 6 \$501-\$600 | 14 \$1301-\$1400 |
| 7 \$601-\$700 | 15 \$1401-\$1500 |
| 8 \$701-\$800 | 16 \$1501-       |

<sup>1</sup>P.E.I. is excluded because of small numbers

**Table 5.9 Number of Students who Reported Government-Sponsored Loans by Province**

Province	Number with CSLP (a)	Number with provincial loan (b)	Total with government loan (a) + (b)
	(000)	(000)	(000)
Newfoundland	1.2	.1	1.3
Prince Edward Island	.3	.1	.4
Nova Scotia	3.7	1.4	5.1
New Brunswick	1.5	1.5	3.0
Quebec	1.6	27.9	29.5
Ontario	21.0	22.6	43.6
Manitoba	2.7	1.0	3.7
Saskatchewan	2.4	.5	2.9
Alberta	5.1	3.7	8.8
British Columbia	6.0	1.9	7.9

provincial differences in the criteria for determining the size of loan and in the mix of loan and grant money available. For example, students in Nova Scotia could have received a maximum loan of \$1,400, while those in Ontario could have obtained a maximum loan of \$800. In Quebec, students in community colleges were entitled to a maximum loan of \$500 while undergraduates could have obtained a maximum of \$700.

It is interesting to note that in some provinces the majority of students who received such loans obtained the maximum

loan permitted under existing regulations. In others, however, – particularly the four Western provinces – there was wider variation in the amount of loans obtained with very few students receiving the maximum loan. This was probably due to differences in the grant-loan formula used for providing student assistance. In Ontario, for example, the first \$800 of student assistance was given in the form of a loan, while in British Columbia the assessed student need was provided on a 50 per cent loan basis after an initial grant of \$200. Thus the result would be that in Ontario, a student whose assessed need was \$1,200 would have received a loan

**Table 5.10 Average (Mean) and Standard Deviation<sup>1</sup> of Expenditures and Incomes, by Type<sup>1</sup> of Student (Based on Respondents in the Given Category)**

Category	Community College				University					All Students	Estimated No. of Students
	Transfer		Terminal		Undergraduate		Graduate		Prof.		
	Full	Part	Full	Part	Full	Part	Full	Part			
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	(000)
<b>Expenditures</b>											
Fees	144	154	199	131	619	316	561	269	716	421	589.1
	238	231	219	158	181	207	281	196	223	292	
Other	100	64	146	72	168	81	198	113	284	146	588.0
Academic	82	61	127	102	105	88	172	135	185	122	
Food & Accom.	895	2626	1227	3648	1472	4100	2792	4628	2289	2062	437.1
	1159	2444	1218	2687	1215	2622	1867	2723	1553	2013	
Other Expend.	529	1556	639	1951	764	2320	1457	2956	1216	1059	541.7
	680	1881	807	2077	904	2134	1570	2466	1377	1429	
<b>Total Expenditures</b>	1068	3035	1624	4147	2590	5476	4640	6934	4092	2940	615.0
	1318	3465	1588	4062	1806	4309	3000	4618	2569	2933	
<b>Incomes</b>											
Scholarships, grants, etc.	669	365	798	612	832	664	2708	1325	1148	1058	182.3
	606	623	748	1353	833	1181	1996	1879	892	1251	
Earnings etc.	1464	7340	1809	8265	2110	8966	3613	12432	2411	3525	541.2
	1484	9755	1915	5343	1865	5200	3867	6207	2379	4386	
Spouses' Incomes	7129	12435	7028	9796	6527	10538	7401	8931	5813	8554	106.6
	8883	8696	6496	8727	5560	6872	6275	6874	3814	6975	
Loans	569	675	809	695	942	808	1116	1045	1182	909	143.0
	350	1104	585	593	587	841	901	1161	942	651	
Parents' Con-tribution etc.	595	706	673	571	952	1043	1385	1213	1213	870	203.6
	780	918	765	884	965	1407	1950	1985	1255	1029	
<b>Total Incomes</b>	1921	10053	2755	11128	3690	13859	7803	16645	5516	5557	597.3
	2597	10986	3190	8079	3366	8106	6415	8297	4132	6506	

<sup>1</sup>Standard Deviations are in magenta. Note that since expenditures and incomes cannot be negative, the fact that the standard deviations are large relative to the means indicates that the distributions are highly skewed.

<sup>2</sup>See Appendix I for definitions.

of \$800 and a grant of \$400, whereas in British Columbia a similar student would have obtained a loan of \$500 and a grant of \$700.

### **Average Expenditures and Incomes**

A simple way of identifying differences in expenditures and incomes is to compare the averages (means) for different groups of students. However, the mean which is simply the arithmetic average may not be adequate on its own since it gives no indication of the variation in the particular distribution. Thus comparison of the means alone may conceal some of the important differences between distributions. For this reason it is more meaningful to compare the standard deviations of the distributions as well as the means. (The standard deviation is a measure of the variation of a distribution.)

It would be useful to illustrate some of the problems of making such comparisons using a concrete example. The data in Table 5.10 show that the average fees paid by full-time and part-time transfer students were \$144 and \$154 respectively. Although these averages are not too different, the large standard deviations of \$238 and \$231 respectively indicate that each distribution covered a fairly wide range; thus some students paid fees much lower than the average while others paid fees much higher than the same average. The data in Figure 5.3 show that this is indeed the case. Among full-time transfer students, nearly 75 per cent paid less than \$100 while about 20 per cent paid at least \$200. Similarly, for part-time transfer students slightly more than 60 per cent paid less than \$100 while about 17 per cent paid at least \$200.

This example demonstrates that comparison of only the mean or average expenditures and incomes in Table 5.10 could lead to misinterpretation of the results. It is because of this that it is strongly recommended that both means and standard deviations should be used in such comparisons and particularly, that care should be taken in interpreting these data.

The estimated total number of students – based on the number of respondents in each category – are also included in Table 5.10. It is important for the reader to appreciate that the number of students who responded in each category – and hence that those who received such income or made such expenditure – varied considerably for each category. Thus the averages in Table 5.10 refer to the average incomes and expenditures for the respondents in each category and, as such, are valid estimates of the average expenditure or income for students who had some expenditure or income in the particular category. For example, the average spouses' income as reported by respondents was \$8,554, but only 107,000 of the total student population of 660,000 were estimated to have had spouses with some income. Thus the average total expenditures or incomes are not equal to the sum of the averages of the various categories.

Average or mean expenditures and incomes varied considerably by type of student. As was to be expected, some expenditures such as those for food and accommodation, and some incomes such as those from earnings, were larger for part-time than full-time students. In addition, mean expenditures and incomes seemed to increase fairly consistently as the level of post-secondary studies rose from transfer to graduate courses.



It is also noticeable that the variation for a particular income or expenditure and for a given type of student – as measured by the standard deviation – was relatively large. Generally, the standard deviation seemed to be about the same size as the average, indicating that expenditures or incomes in a particular category varied considerably for the same type of student.

What this means is that the classification of type of student eliminates only some of the variations in expenditures and incomes. In other words, the effects of some other factors – such as province of residence, age, sex, socio-economic background, marital status and so on – also will have generated some of the observed variations. This clearly indicates that it may not be meaningful to compare the average expenditures and incomes of groups of students without controlling a large number of factors.

Another interesting feature of the figures in Table 5.10 is that earnings and other personal income for part-time students were fairly high. These averages varied from \$7,340 for transfer students to \$12,432 for graduate students. They were also higher than the average labour income for the total Canadian population over the same period of time. Average wages, salaries and supplementary labour income in Canada varied from \$6,242 in May 1974 to \$6,886 in April 1975. (See Statistics Canada, 1976, p. 41.) Thus this indicates that part-time students were drawn from groups of the population with above average earnings.

The figures in Table 5.10 cannot be added together to give the average totals because of the different number of students in each expenditure and income category. As a result, comparisons between these categories are not valid.

However, estimated overall averages have been derived for all categories of students by assuming that all blank responses in any particular category should have been, in fact, a zero. Thus the average expenditure or income for respondents in a particular category has been weighted by the number of respondents in that category to give an average for all students.

It should be pointed out, however, that this assumption is not totally valid. Students were not explicitly asked to record a zero in those categories for which they had zero expenditure or income. Thus a blank response could be interpreted to mean that the student either had no expenditure or income of the given type or did not respond. The assumption here is that all these non-responses should have been zeroes. Thus the averages here will probably be biased downwards. Great care should therefore be taken in using the figures in Table 5.11. Average expenditures for food and accommodation were generally the largest expenditure item for each type of student, and they accounted for roughly 50 per cent of average total expenditures though there was substantial variation by type of student.

Average tuition fees represented about 14 per cent of average total expenditures for all students. For full-time students, the proportion varied from 12 per cent for transfer and terminal students to 23 per cent for undergraduates. These figures are lower in some cases than the 20 per cent estimated by Pike (1970, p. 102.) However, it is not surprising that the proportion should have fallen over the past few years because until recently, tuition fees have remained fairly constant while other costs – particularly food and accommodation – have risen dramatically.

**Table 5.11 Estimated<sup>1</sup> Average (Mean) Expenditures and Incomes by Type<sup>2</sup> of Student**

Category	Community College				University				Prof.	All Students
	Transfer		Terminal		Undergraduate		Graduate			
	Full	Part	Full	Part	Full	Part	Full	Part		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Expenditures										
Fees	100	100	150	100	550	250	500	250	650	400
Other Academic	100	50	100	50	150	50	150	100	250	150
Food & Accom.	350	1450	650	2000	1000	2700	2300	3600	1850	1350
Other Expend.	400	1050	500	1200	650	1600	1250	2200	1050	850
Total Expenditures	950	2650	1400	3350	2350	4600	4200	6150	3800	2750
Incomes										
Scholarships, grants, etc.	100	50	150	50	300	50	1450	200	550	300
Earnings etc.	1100	5600	1300	5700	1750	6800	2800	10300	2000	2900
Spouses' Incomes	200	2800	450	2500	600	4300	2300	3700	1550	1400
Loans	100	0	150	0	300	0	100	50	550	200
Parents' Contribution etc.	250	100	200	50	350	50	300	50	450	250
Total Incomes	1750	8550	2250	8300	3300	11200	6950	14300	5100	5050

<sup>1</sup>Based on the assumption that non-respondents in each category should have recorded a zero. Figures are rounded to the nearest \$50.

<sup>2</sup>See Appendix I for definitions.

On the income side, average earnings and other personal income represented 57 per cent of average total incomes for all students. Here again there was considerable variation by type of student. For part-time students, it varied from a low of 60 per cent for undergraduates, to a high of 72 per cent for graduate students. For full-time students, it varied from 40 per cent for graduate students to 66 per cent for transfer students.

The highest of the other income averages was that of spouses' incomes which represented 27 per cent of average total incomes. Average parents' contributions and loans represented respectively only five and four per cent of average total incomes.

The general composition of incomes for the professional group seemed to contain a striking difference. Average earnings and other personal sources of income represented only 40 per cent of average total incomes for this group. Of the other categories, average parents' contributions represented eight per cent while average loans formed 10 per cent of average total incomes. Students in the professional group thus obtained much greater support from their parents than did other students. It is also not surprising that loans were a relatively more important source of income for this group than for other students. Traditionally, people in the professional groups have had high and stable incomes and therefore professional students probably were more willing to incur debt. They also probably would find it fairly easy to obtain educational loans from commercial sources.

Average total incomes exceeded average total expenditures by a substantial margin for each type of student. This finding could be interpreted to mean that post-secondary students

were relatively well-off but this may not be a valid interpretation. As noted above, the standard deviations for each type of expenditure and income were relatively high so that the difference between total expenditures and total incomes would also vary considerably. As a result, it is probably fair to say that although some students seemed to be financially well-off, many others would have found it difficult to meet their expenses.

It is also interesting to note that if average earnings and other personal income were to be subtracted from average total incomes, the residual average incomes would be less than average total expenditures for all types of full-time students. This suggests that a large number of full-time students could not have made ends meet if they had not been working and that many of them probably had to work in order to cover their educational expenses.

### **Borrowers and Non-Borrowers**

Earlier in this chapter, it was noted that a surprisingly large proportion of students reported that they had never borrowed because they had sufficient funds. Average expenditures and incomes of such students have been compared with those of students who had borrowed, in order to better understand the differences between the two groups of students.

The figures in Table 5.12 show the estimated average expenditures and average incomes for two types of full-time students: the "borrowers" and the "non-borrowers". The latter are those who reported that they did not borrow because they had sufficient funds. These estimates have been derived in the same way as those in Table 5.11. They

**Table 5.12 Estimated<sup>1</sup> Average (Mean) Expenditures and Incomes for Borrowers and Non-Borrowers (i.e. those who did not borrow because of sufficient funds) by Type of Full-time<sup>2</sup> Student**

	Community College						University			
	Transfer \$		Terminal \$		Undergraduate \$		Graduate \$		Professional \$	
	B	NB <sup>3</sup>	B	NB	B	NB	B	NB	B	NB
<b>Expenditures</b>										
Fees	150	100	200	150	600	550	550	500	700	650
Other Academic	100	100	150	100	200	150	200	150	300	250
Food & Accom.	1000	200	1150	450	1450	800	2650	2350	2200	1450
Other Exp.	600	400	650	500	800	600	1500	1200	1150	1100
<b>Total Expenditures</b>	1850	800	2150	1200	3050	2000	4900	4200	4350	3450
<b>Incomes</b>										
Scholarships, grants, etc.	400	50	450	50	500	200	1500	1650	800	150
Parents' Contributions, etc.	200	250	150	250	200	550	300	350	300	750
Earnings, etc.	1050	1150	1300	1550	1900	1950	3000	3200	2050	2450
Spouses' Incomes	300	150	400	500	800	550	2300	2750	1800	1450
Loans	400	—	550	—	650	—	650	—	650	—
<b>Total Incomes</b>	2350	1600	2850	2350	4050	3250	7750	7950	5600	4800

<sup>1</sup>Based on the assumption that non-respondents in each category should have recorded a zero. Figures are rounded to the nearest \$50.

<sup>2</sup>See Appendix I for definitions.

<sup>3</sup>B: Borrowers NB: Non-Borrowers



represent the average expenditures and incomes for all students in each group, and they can be added to give average total expenditures and incomes. As before, however, great care should be taken in the interpretation of these averages.

Looking first at average total expenditures, it can be seen that in each case they were substantially higher for the borrowers than for the non-borrowers. Further examination shows that the biggest difference between the two groups was that for food and accommodation: for example, for undergraduates, the average expenditure on food and accommodation was \$1,450 for the borrowers but only \$800 for the non-borrowers. This difference may well be due to differences in students' accommodation: those who lived at home probably had lower food and accommodation expenses than those who did not.

Average total incomes were in most cases higher for the borrowers than for the non-borrowers. The individual categories in this case also are particularly interesting: on average, borrowers received more than non-borrowers from scholarships, grants and other non-repayable awards, but less from their parents and from earnings and other personal sources.

For both groups, average total incomes exceeded average total expenditures. This excess was, however, far greater for the non-borrowers than for the borrowers.

Taken together, these differences suggest that the responses by non-borrowers were on the whole genuine and that they did not borrow because they had sufficient funds. If instead they had been reluctant to borrow and had, in fact,

adjusted their incomes and expenditures to avoid borrowing, then they probably would have stretched their finances to the limit. In this case, it would be expected that this adjustment would have been reflected in their average total expenditures and incomes. In other words, the difference between average total incomes and average total expenditures would have been less for this group than for the borrowers. It does not therefore appear that the non-borrowers were in a tight financial situation.

It should also be noted that for borrowers the proportion that loans formed of total incomes varied by type of student. It was lowest for graduate students (8 per cent) and highest for terminal students (19 per cent). The proportion was also fairly high for transfer students and for undergraduates. Thus loan schemes appear to provide an important source of income for many students.

## Summary

Nearly 60 per cent of all students had never borrowed to finance their education. The majority of those who had never borrowed indicated that they had sufficient funds. The proportion of students who had borrowed varied substantially by the province of permanent residence: about two-thirds of students in the Atlantic provinces but only one-half from other provinces had borrowed to finance their education.

The amounts borrowed also varied by type of student and by province of study. As might be expected, students in the professional group borrowed the most while those in transfer programs in community colleges borrowed the



least. Students in the Atlantic provinces also borrowed more on average than those in the other provinces.

About 60 per cent of all students had never applied for a government-sponsored loan. Most of these (about 70 per cent) did not apply because they did not need a loan. The applicants on the whole were successful in their loan applications: more than 80 per cent were successful in every application.

Tuition fees varied considerably with the type of student and with the province of residence. In general, fees were lowest for transfer students but increased with the level of study. Fees paid by full-time undergraduates appeared to be higher in the Atlantic provinces than in other provinces.

As might be expected, cash contributions from parents or guardians were higher for full-time than for part-time students. They also varied with the incomes of fathers and with the type of student.

There were considerable variations in the components making up total expenditures and incomes of all students, especially for food and accommodation, the largest single expenditure component for all types of students. Tuition fees represented about 14 per cent of average total expenditures, but this proportion varied from 12 per cent for community college students to 23 per cent for undergraduates.

On the incomes side, earnings formed the most important source of income: for all students they formed 57 per cent of average total incomes.

On the incomes side, earnings formed the most important source of income: for all students they formed 57 per cent of average total incomes.

The financial patterns of borrowers and non-borrowers – those who did not borrow because they had sufficient funds – were quite different. Average expenditures on food and accommodation were considerably higher for the borrowers than for the non-borrowers. Average total incomes exceeded average total expenditures for all types of students but the surplus of incomes over expenditures was much greater for non-borrowers than for borrowers. In other words, the non-borrowers appeared to be in a better financial position than the borrowers.



## CHAPTER 6: Conclusions

### Perspective

The main objective of this report was to provide as broad a view as possible of the results of the survey. For this reason the analysis was kept fairly general and covered a wide variety of topics. By doing this it was hoped to illustrate the scope of the data base and to encourage its use by researchers, government officials, administrators in post-secondary institutions, students and interested members of the general public. It also seemed important to limit the detail of the analysis so that the report could be produced quickly and the data still would be up-to-date when released.

Given these considerations, it has not been possible to carry out complete analyses of particular issues raised by the survey responses nor to fully develop some of the more interesting findings. Thus the conclusions are still fairly tentative. Some of them will be investigated more thoroughly and reported on at a later date.

It should also be remembered that the survey covered only those students already in the post-secondary sector. Thus the conclusions here may not be applicable to students who did not enter post-secondary education. For example, as outlined below, it does not appear likely that the availability of finance played an important part in directly affecting the pattern of participation of post-secondary students. However, it may well be that it did have an important direct effect on the educational plans of students who did not proceed to post-secondary education.

### Inequalities in Participation in Post-Secondary Education

The data seem to suggest that there is still wide inequality in participation – and hence probably in accessibility – at the

post-secondary level in Canada. There still appear to be large differences in patterns of participation for students from different socio-economic backgrounds, as well as for males and females. For example, females appeared more likely to enrol in community college courses rather than in university courses and were thus under-represented in professional and graduate programs. Similarly, the proportion of students whose parents had a university education – and hence who often had higher incomes – was greater for students in universities than in community colleges. It was also higher for professional and graduate students than for undergraduates.

These inequalities are important for public policy because they tend to extend differences in earnings from one generation to another. Earnings tend to be higher and more stable for parents with a university education than for those without. Thus students from the already privileged classes in society appear more likely to obtain a university education and hence to earn the higher incomes associated with it.

Without a more detailed analysis it is not possible to say whether or not the existence of government-sponsored loans has in fact reduced the extent of this inequality in Canada. It was found, however, that a considerable number of students make use of loans which form a relatively important source of income for students who do borrow.

There seems to be little evidence that students were reluctant to borrow to finance their education. The majority of students did not borrow to finance their post-secondary education but most of these indicated that they did not need to borrow because they had sufficient funds. Examination of the expenditures and incomes of such students suggests that this was a genuine response.

Much the same was true for government-sponsored loans: the majority of students who did not apply for such loans reported that they did not need them. Moreover, applicants for government-sponsored loans were usually successful in their applications: 80 per cent of all applicants had been successful in every application. Students generally seemed to be fairly well-informed about the availability of government-sponsored loans and only a small proportion indicated that they did not know where or how to get such a loan.

Many students indicated that the question of cost had not been the most important factor directly affecting their choice of programs or institutions. For example, students who chose to attend community colleges instead of universities reported that they were more concerned about the proximity of the colleges to their homes and about the types of programs offered. Only a small proportion of students who stopped-out of the educational system for a period of time indicated that the availability of finance had been the most important reason for doing so.

All of the above evidence suggests that it seems unlikely that costs and the availability of finance have been the most important factors in generating such widely observed differences in participation in post-secondary education. It seems reasonable to assume other factors – such as the education and incomes of fathers and mothers, which probably affect the educational levels to which students aspire – have been equally important in this respect.

### **Regional Inequalities**

There were wide inequalities in the patterns of financing for students in different parts of Canada. For example, students

in the Atlantic provinces generally paid higher tuition fees and had taken higher loans than students elsewhere in Canada. Thus the costs of obtaining post-secondary education appears to be considerably higher in the Atlantic provinces than elsewhere in Canada. If the incomes of highly educated persons in the Atlantic provinces were – like average incomes there – lower than elsewhere in Canada, the income benefits from post-secondary education may in fact be lower for students who take employment in those provinces. In this case, the net private returns from post-secondary education would be lower in the Atlantic provinces than elsewhere in Canada.

It would not therefore be surprising if the profitability of private investment in higher education in the Atlantic provinces were lower than elsewhere in Canada. In this case, the lower profitability there might discourage high school students from participating in post-secondary education and graduates from seeking employment in those provinces. There was evidence that a higher proportion of graduate students from the Atlantic provinces did take their graduate studies elsewhere in Canada. In addition, a large number of graduate students stated that they intended to take up employment outside their home provinces. The Atlantic provinces will therefore probably lose a higher proportion of their residents who have acquired post-graduate degrees. One consequence could be that some of the public benefits of the increased expenditures allocated to university education will be lost to those provinces.

### **Part-Time Students**

There were large differences in the patterns of financing for part-time and full-time students. Part-time students had

higher expenditures than full-time students for food and accommodation and for travel and entertainment. They also had higher earnings than full-time students. These findings are not surprising, in view of the differences in the demographic structure of part-time and full-time students. Part-time students were older, were more often married with themselves or their spouses working, and had more dependents than full-time students.

There was some evidence that students often tried to make up later in life through part-time study for earlier educational opportunities that they had missed. Proportionately, there were more females than males in part-time transfer and undergraduate programs of study. Students whose fathers had only elementary school education were proportionately more numerous in part-time than in full-time study.

It is not clear if the availability of finances played an important part in students' decisions to study part-time instead of full-time. However, the average earnings of part-time students were generally above those for the total Canadian population. This suggests that only persons with fairly high earnings can afford to – or, perhaps, are motivated to – participate in post-secondary education on a part-time basis.

### **Student Employment**

Almost half of the full-time students reported that they were employed full-time or part-time at the time of the survey, and the majority did work during the summer prior to the survey. It was not possible, however, to determine whether or not this high participation in the labour force had detrimental effects on the academic performance of students or on the

period of time necessary to complete their studies. However, a large number of students seemed to rely on the earnings from employment to provide sufficient income to cover their educational expenses.





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## APPENDIX I — Definitions

Most of the technical terms in the text are used in their normally accepted meanings. However, some terms relating to type of institution, type of student and education of parents, have been used in a particular way. Definitions for these appear below.

### A) Type of Institution

- a) *Universities* include all degree-granting post-secondary institutions.
- b) *Community colleges* cover all non-degree granting institutions including the usual community colleges, CEGEPs in Quebec (Collèges d'enseignement général et professionnel), CAATs in Ontario (Colleges of Applied Arts and Technology) schools of art, agricultural colleges, teacher colleges, regional and hospital schools of nursing and other such institutions.

### B) Type of Student

- a) *Transfer students* are those in community colleges who are enrolled in one- or two-year academic programs after which students may proceed to university.
- b) *Terminal students* are those in community colleges who are enrolled in career or vocationally oriented programs which provide students with a recognized diploma or certificate, and which normally do not lead to further post-secondary study.
- c) *Professional students* are those in universities who are enrolled for their first degrees in law, medicine or dentistry.

d) *Undergraduate students* are those in universities who are enrolled for first degrees with the exception of those in the professional category noted above.

e) *Graduate students* are those in universities who are registered for a graduate diploma or degree.

### C) Part-Time and Full-Time Students

Students were classified as part-time or full-time on the basis of their own responses as to their status.

### D) Education of Parents

- a) *Elementary* includes no formal education, or elementary school education only.
- b) *High school* includes some or completed high school education.
- c) *Post-secondary non-university* covers business, technical or trades training, or nursing school, teacher college, junior college, classical college or equivalent.
- d) *University* includes some university (no degree), and undergraduate and graduate degree completion.





## APPENDIX II: Sampling Methodology<sup>1</sup>

### A. Sampling Frame

The population covered in the Post-Secondary Student Survey 1974-75 consisted of all students enrolled in a post-secondary institution (see Appendix I for definitions) at the time the survey was conducted (February 1975). One major institution did not participate in the survey and a few gave partial enrolment lists so that the sampling frame was not quite complete.

### B. Sample Design

In order to ensure that the results satisfied the objectives of the survey (see Introduction), characteristics which were believed to influence students' education were used as variables for stratification of the frame. These were: province, field of study and level of study (for universities). When available, each stratum of each institution was ordered by status of study (full-time, part-time) within each year of study.

Estimates were necessary for the field of study level within a province. The sample size required to produce reliable estimates at this level was based on a coefficient of variation of 10%. This sample size was then allocated among institutions in proportion to the number of students in the particular field of study. In order that estimates of reliability of the data could be produced, two independent replicates were selected from each of the resulting strata.

<sup>1</sup>This appendix is based on a preliminary methodology report prepared by Statistics Canada. A more detailed description may be obtained on request from Statistics Canada.

The above summarizes the procedure followed in most cases, though there were slight variations of the sampling scheme. For example, all doctoral students were included in the sample. The total sample was made up of 66,880 students in universities and 35,925 in community colleges.

### C. Compensations for Non-Response

Non-response in any mail-out survey is inevitable. The characteristics of non-respondents often differ markedly from those of the respondents so that the use of only the initial responses in the estimation procedure can often cause a bias. The size of this bias depends on the magnitude of the differences between respondents and non-respondents and on the proportion of non-response in the sample. The effect of non-response can, however, be kept to a minimum by means of various methods. For this particular survey two methods were used:

- a) field follow-up of a sample of non-respondents;
- b) weighting of the follow-ups.

#### a) Field Follow-up

Approximately three weeks after the initial mail-out, the "sample population" was divided into two distinct groups: the mail-back respondents and the non-respondents. A sub-sample of about 50 per cent was selected from the non-respondents and an intensive follow-up, consisting essentially of a telephone reminder and collection of the questionnaire, was conducted to ensure response from this sub-sample. The sample of non-respondents was designed to obtain a good representation of students from each stratum of each type of institution. Thus a larger sub-sample was taken from strata with a low response rate than from those with a high response rate.

For certain institutions, such as all universities in Quebec, lack of time did not permit the same intensive follow-up. In these cases, a second questionnaire was mailed to each non-respondent to try to improve the response rates, but this was not as successful as the method described above.

The field follow-up succeeded in obtaining information for 80 per cent of the sub-sample of non-respondents. This produced an overall response rate of 65 per cent after mail-back and sample follow-up.

#### **b) Weighting of the Follow-ups**

In order to reduce the effects of non-response on the estimates, students contacted through the follow-up received an additional weight to the sample weight to compensate for the remaining non-respondents. This assumes that the sample of non-respondents was more characteristic of the remaining non-respondents than that obtained through the initial mail back.

#### **D. Estimation Procedure**

In order to produce the required population estimates of the various characteristics, each sample unit was weighted by the inverse of the probability of selection. In addition to their sample weights, individuals contacted through the follow-up received an additional weight to compensate for the effects of non-response.

Estimates of the coefficients of variation have been calculated for various characteristics as a measure of the reliability of the data. This measure will incorporate some but not all of the non-sampling errors. Included will be the sample response variance. These may be obtained on request from Statistics Canada.

## APPENDIX III: Some Limitations of the Survey Data

Data collected in the Post-Secondary Student Survey 1974-75 are subject to a variety of sampling and non-sampling errors which affect the inferences which can be made about the total student population. The size of the sampling errors – and hence the degree of confidence with which inferences for the total student population may be made – are related to the variances of the characteristics estimated from the sample. These variances may be obtained on request from Statistics Canada.

Non-sampling errors, such as errors in response, processing and coding, cannot be easily measured and hence their effects on the inferences for the total population are difficult to assess. As noted in Appendix II, to reduce the overall non-response bias, a sample of non-respondents was taken. Those who responded through this follow-up procedure were then weighted to compensate for the remaining non-response. However, the problems of missing values on any particular question and biases in students' responses still remain.

### Missing Values

In mail surveys, respondents do not always answer all the questions asked. Some respondents accidentally miss some questions, some deliberately refuse to provide certain types of information, some do not have the required information readily available, and so on. Unless the reason for the failure to respond to a particular question appears to be related to the variables under study, it is often reasonable to assume that the distribution of non-respondents on a particular question is the same as that for respondents. This assumption has been made in this report.

It should be noted however that this assumption may not always be valid and that care should be taken in extending the inferences to the total student population. This is particularly true if the number of non-respondents is large.

An examination of the missing values for some questions shows that the non-response rate varied substantially for different questions (See Table AIII:1). It was generally low for factors such as age and sex but it was often high for questions on incomes and expenditures. Thus it may be reasonable to assume that the age and sex distributions of the sample are good approximations of the age and sex distributions for the total student population. On the other hand, the data on incomes and expenditures may in fact be poor approximations to those for all students.

The questions on the education and incomes of mothers and fathers were also poorly answered. In these cases, students could indicate that they did not know the appropriate answers, and a number of them did in fact do so. (See Table AIII:1). When the proportion who responded that they did not know is added to the proportion who did not respond, the total proportion of missing values becomes very high. For example, the total proportion of missing values for the incomes of fathers was almost 40 per cent. This means that the data on incomes of fathers may be of very limited use.

To summarize, an examination of the non-response rates for selected questions suggests that the data for some items may be subject to large biases because of low response rates. This is particularly true for the questions on the education and incomes of fathers and of mothers and on the incomes and expenditures of students.

### **Inaccurate Responses**

Errors in the accuracy of the responses are also important in appraising the validity of survey data. Many of the questions asked in the survey referred to students' opinions and attitudes. For example, students were asked to indicate the importance of various reasons for their choice of program of study. Their responses to this question may be subject to error for more than one reason. They may have forgotten why they actually made their choice, or they may have interpreted the options given in different ways. Since it is extremely difficult to assess the accuracy of responses to questions such as these, great care should be taken in drawing conclusions from such data.

Some of the data are factual and these may be compared with those from other sources to provide a check on the accuracy of the responses. As an example, data from the survey on Canada Student Loans reported by students have been compared with figures released by the Department of Finance. As noted in the preceding section, the non-response on this question was so large that the estimated numbers of students who received such loans will probably be quite unreliable. However, if it is valid to assume that the sample distribution is reasonably accurate, the average loan reported by students should be reasonably reliable. These are therefore compared with the average loans under the CSLP reported by the Department of Finance. (See Table AIII.2).

At the time of writing, the variances of the means estimated from the survey data were not available from Statistics Canada so that the statistical significance of the difference between the means could not be examined. However, the figures do seem to be reasonably close to one another.

**TABLE AIII:1 Percentage of Students Who Did Not Respond and Who Did Not Know Correct Response for Selected Items**

ITEM	NON-RESPONSE	NOT KNOWN
	%	(applicable items only) %
Age	8.2	-
Sex	5.1	-
Marital status	4.2	-
Part-or full-time	3.8	-
Most important reason for choice of program	12.9	-
Most important reason for choice of institution	13.7	-
Province of expected location	11.2	17.7
Province of permanent residence	10.9	-
Labour force status of father	10.7	-
Education of father	2.4	17.5
Income of mother	17.3	17.6
Income of father	17.4	22.0
Ever borrowed to finance post-secondary education	6.7	-
Tuition and other fees	7.2	-
Food and accomodation	11.3	-
Non-repayable scholarships, grants, etc.	16.9	-
Non-repayable cash from parents or guardians	20.1	-
Own sources of income	15.8	-
Loan from parents or guardians	22.1	-
Canada Student Loan	20.9	-
Provincial Student Loan	20.8	-



**TABLE AIII:2 Estimated Average (Mean) Canada Student Loans By Province<sup>1</sup>**

	Post-Secondary Student Survey 1974-5 <sup>2</sup>	Department of Finance <sup>3</sup>
	\$	\$
Newfoundland	1033	1243
Prince Edward Island	1213	1274
Nova Scotia	1287	1331
New Brunswick	1051	1099
Ontario	853	848
Manitoba	800	895
Saskatchewan	892	919
British Columbia	608	658

<sup>1</sup>Excluding Quebec and Alberta because of their own provincial plans.

<sup>2</sup>For year to 30 April, 1975. These estimates were in fact derived from the responses on both the CSLP and provincial loans because of the apparent confusion in the two. See page 76 of text.

<sup>3</sup>For year to 30 June, 1975. These figures are based on data from the Department of Finance.

## APPENDIX IV: Survey Questionnaire

### SECTION I – EDUCATION AND EMPLOYMENT

1. Are you currently enrolled in a post-secondary institution?

Yes ..... ☐ →

**GO TO 2**

No ..... ☐

*If no, please return this questionnaire.*

*We thank you for your cooperation*

2. (a) What is the name of your institution? \_\_\_\_\_

(b) What type of institution is it? (Mark one only ☒)

Community college or equivalent institution ..... ☐ →

(This category includes community colleges, Colleges of Applied Arts and Technology, CEGEP, institutes of technology, agricultural colleges and similar institutions)

**GO TO 3**

University ..... ☐ →

**GO TO 4**

### 3. STUDENTS IN A COMMUNITY COLLEGE OR EQUIVALENT INSTITUTION ONLY

(a) What is your current program of study? (Mark one only)

University Transfer and Arts and Science

Diploma Program ..... ☐

Secretarial Arts and Sciences ..... ☐

Business Management and Commerce (e.g., Accounting, Finance, Advertising, Marketing and Merchandising, Hotel Management) ..... ☐

Fine, Applied and Performing Arts (e.g., Design, Graphic Arts, Photography, Music, Theatre, Library Technology) ..... ☐

Communications (e.g., Radio and Television Arts, Journalism) ..... ☐

Community Services, Teaching and Social Welfare (e.g., Childcare, Early Childhood and Teacher Education, Correctional Services, Law Enforcement, Recreation) .. ☐

Nursing (Diploma Programs leading to R.N. only) ..... ☐

Data Processing (e.g., Computer Science, Programming) .. ☐

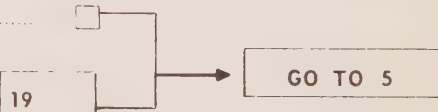
Primary Industries (e.g., Agriculture, Forestry, Fisheries and Mining Technologies) ..... ☐

Medical and Dental Technologies (e.g., Radiology, Medical Laboratory, Biological) ..... ☐

Electronics and Electrical Technologies ..... ☐

Engineering and Related Technologies (e.g., Chemical, Civil, Mechanical and Architectural Technologies, Drafting, Surveying, Construction) ..... ☐

Other (Specify) ..... ☐

<p>(b) Does the above program require high school graduation as a normal prerequisite for admission?</p> <p style="text-align: center;">             Yes                      No                      I do not know           </p> <p style="text-align: center;"> <input type="checkbox"/>                      <input type="checkbox"/>                      <input type="checkbox"/> </p>	<p>(c) What is the length of this program in <b>academic years</b>?  <i>(Part-time students: Please answer questions 3(c) and 3(d) as if you were a full-time student)</i></p> <p style="text-align: center;">             Less than one year      1 year      2 years      3 years      4 years or more           </p> <p style="text-align: center;"> <input type="checkbox"/>                      <input type="checkbox"/>                      <input type="checkbox"/>                      <input type="checkbox"/>                      <input type="checkbox"/> </p>	
<p>(d) In what year of the program are you currently enrolled?</p> <p>1st year or less ..... <input type="checkbox"/></p> <p>2nd year ..... <input type="checkbox"/></p> <p>3rd year ..... <input type="checkbox"/></p> <p>4th year ..... <input type="checkbox"/></p>	<p>(e) For what qualification are you currently registered?  <i>(Mark one only)</i></p> <p>Certificate ..... <input type="checkbox"/></p> <p>Diploma ..... <input type="checkbox"/></p> <p>Other (specify) ..... <input type="checkbox"/></p>	<p>(f) When do you anticipate receiving this qualification?</p> <p>Year unknown  <i>(Mark x)</i> ..... <input type="checkbox"/></p> <p>Anticipated year ..... <span style="border: 1px solid black; padding: 2px 10px;">19</span></p> <div style="text-align: right; margin-top: 10px;">  </div>

#### 4. UNIVERSITY STUDENTS ONLY

(a) What is your current area of study? *(Mark one only)*

##### EDUCATION

Education (excluding Physical, Health and Recreation Education) ..... ☐

Physical, Health and Recreation Education ..... ☐

##### FINE, APPLIED AND PERFORMING ARTS

Fine, Applied and Performing Arts (e.g., Music, Drama Art History) ..... ☐

##### HUMANITIES AND RELATED

Classics and Classical Languages ..... ☐

History ..... ☐

English ..... ☐

French ..... ☐

Other Modern Languages (e.g., Germanic, Romance and Slavic Languages) ..... ☐

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**4. UNIVERSITY STUDENTS ONLY** (a) What is your current area of study? (*Mark one only*)

**HUMANITIES AND RELATED**

- Philosophy ..... ☐
- Religious Studies (including Theology) ..... ☐
- Other Humanities (including Library Science, Journalism, Translation, Creative Writing) ..... ☐

**SOCIAL SCIENCES AND RELATED**

- Anthropology ..... ☐
- Commerce, Business Administration, Administrative Studies (**excluding** Public and Health Administration) ..... ☐
- Economics (including Agricultural Economics) ..... ☐
- Geography (including Physical Geography) ..... ☐
- Law (**excluding** pre-Law) ..... ☐
- Linguistics ..... ☐
- Man/Environment Studies (e.g., Regional and Urban Planning) ..... ☐
- Political Science (including Public Administration and International Relations) ..... ☐
- Psychology ..... ☐

- Social Work ..... ☐
- Sociology (including Criminology, Demography, Folklore) ..... ☐
- Other Social Sciences, (including Archaeology, Area Studies, Health Administration, Military Studies)..... ☐

**AGRICULTURAL AND BIOLOGICAL SCIENCES**

- Agriculture ..... ☐
- Biochemistry, Biophysics ..... ☐
- Biological Sciences (including Biology, Botany and Zoology) ..... ☐
- Household Sciences (including Home Economics and Consumer Studies) ..... ☐
- Veterinary Medicine, Veterinary Science ..... ☐

**ENGINEERING AND APPLIED SCIENCES**

- Architecture ..... ☐
- Engineering ..... ☐
- Other Applied Sciences (including Landscape Architecture, Forestry) ..... ☐

**HEALTH PROFESSIONS AND OCCUPATIONS**

- Dentistry (**excluding** pre-Dentistry) ..... ☐
- Medicine (**excluding** pre-Medicine) ..... ☐
-

#### 4. UNIVERSITY STUDENTS ONLY

(a) What is your current area of study? (Mark one only)

##### HEALTH PROFESSIONS AND OCCUPATIONS

Nursing ..... ☐

Pharmacy ..... ☐

Other Health Professions (including Optometry,  
Public and Rehabilitation Medicine, Audiology,  
Occupational and Physical Therapy) ..... ☐

##### MATHEMATICS AND PHYSICAL SCIENCES

Applied Mathematics (including Actuarial Science,  
Computer Science) ..... ☐

Mathematics (including Mathematical Statistics) ..... ☐

Chemistry ..... ☐

Geology and Related (including Geophysics) ..... ☐

Physics ..... ☐

Other Physical Sciences (including Metallurgy, Meteorology,  
Oceanography) ..... ☐

##### ARTS/SCIENCE GENERAL

Arts and Science General (i.e., no major) ..... ☐

(b) For what qualification (degree, diploma or certificate) are you currently registered? (Mark one only)

None ..... ☐ → **GO TO 5**

Undergraduate diploma or certificate .... ☐  
Bachelors degree (e.g., B.A., B.Sc.,  
B.Ed., B.Comm., B.Eng., B.Arch.,  
but excluding L.L.B.) ..... ☐

L.L.B. (excluding pre-Law); D.D.S.  
D.V.M., M.D., or equivalent (excluding  
pre-Medicine and pre-Dentistry) ..... ☐ → **GO TO (c)**

Graduate diploma or certificate .... ☐

Masters degree (e.g., M.A., M.Sc.,  
M.Ed., M.B.A.) ..... ☐

Doctoral degree (e.g., Ph.D., D.Sc.) .... ☐

Other (specify) ..... ☐

(c) When do you anticipate receiving this qualification?

Year unknown (Mark x) ..... ☐

Anticipated year ..... **19**



(d) How many full courses (or equivalent) will you have completed towards this qualification by the end of this academic year (May 1975)? (Round to nearest whole number)

Number of courses .....

(e) After this academic year, how many full courses (or equivalent) will you have yet to complete in order to obtain this qualification? (Round to nearest whole number)

None (Mark x) .....

Number of courses .....

5. When you chose your **present** program of study, how important were each of the following factors?

	Very Important	Somewhat Important	Not Important At All
(a) Influence of parents or relatives .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Influence of high school teachers or guidance counsellors .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) Influence of friends .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(d) Interest in broadening my knowledge .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(e) Good employment prospects .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(f) High income prospects .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(g) Interest in career prospects or career advancement .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(h) Program less expensive than others I was interested in .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(i) Program less difficult than others I was interested in .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(j) My academic background fitted in well with program chosen .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(k) Other (specify) .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6. Of the above factors, which was the most important to you? (Mark one only)

a	b	c	d	e	f	g	h	i	j	k
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

7. When you chose the **post-secondary institution** you are now attending, how important were **each** of the following factors?

	Very Important	Somewhat Important	Not Important At All
(a) Influence of parents or relatives .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Influence of high school teachers or guidance counsellors .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) Influence of friends .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(d) Teaching reputation of institution .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(e) Research reputation of institution .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(f) Size of institution .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(g) Financial aid available from institution.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(h) Type of program offered by institution .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(i) Institution close to home .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(j) Wanted to attend an institution away from home .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(k) Accepted by the institution .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(l) Cost of attending the institution lower than at other institutions .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(m) To learn the French or English language .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(n) Other (specify) .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

8. Of the above factors, which was the most important to you? (*Mark one only*)

a	b	c	d	e	f	g	h	i	j	k	l	m	n
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

9. Were you a student (either full-time or part-time) during the academic year September 1973-May 1974?

Yes ....

☐


GO TO 12

No .....

☐


GO TO 10

10. How important were each of the following factors in your decision **not** to pursue your education during that year?

	Very Important	Somewhat Important	Not Important At All
(a) I had an interesting job .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) I wanted to earn money .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) I was discouraged because of uncertain job opportunities after graduation .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(d) I considered my post-secondary experience did not, or probably would not, meet my expectations .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(e) I did not have enough money to continue my education .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(f) I was discouraged because my grades were low .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(g) I wanted a break from my studies .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(h) I did not think I needed any further education for the career of my choice .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(i) I was not accepted by any post-secondary institution to which I applied .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(j) I wanted to travel .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(k) Family reasons .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(l) Other (specify) .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11. Of the above factors, which was the most important to you? (Mark one only)

a

☐

b

☐

c

☐

d

☐

e

☐

f

☐

g

☐

h

☐

i

☐

j

☐

k

☐

l

☐

12. Do you intend to be a student this fall (September 1975)

Yes, full-time ..... ☐

Yes, part-time ..... ☐

No ..... ☐

Undecided ..... ☐

13. After completing your present program of study, are you planning to seek some other qualification (degree, diploma or certificate)?

No ..... ☐

Undecided ..... ☐

Yes ..... ☐

GO TO 14

If yes, what is the next qualification you plan to seek?

Diploma or certificate: community college or equivalent institution (see definition in question 2) ..... ☐

Diploma or certificate: university undergraduate ..... ☐

Bachelors degree (e.g., B.A., B.Sc., B.Ed., B.Comm., B.Eng., B.Arch., but excluding L.L.B.) ..... ☐

L.L.B.; D.D.S., D.V.M., M.D., or equivalent ..... ☐

Diploma or certificate: Graduate ..... ☐

Masters degree (e.g., M.A., M.Sc., M.Ed., M.B.A.) ..... ☐

Doctoral degree (e.g., Ph.D., D.Sc.) ..... ☐

Other (specify) ..... ☐

14. What was your major educational activity as of the following dates?  
(Mark one only for each year)

	Feb. 1 1975	Feb. 1 1974	Feb. 1 1973	Feb. 1 1972
I was not a student .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I was a student in:				
(a) High school .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Community college or equivalent institution (see definition in question 2)				
- full-time .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- part-time .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) University				
- full-time .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- part-time .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(d) Other educational institution (specify)				
.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

15. What was your major employment activity as of the following dates?  
(Mark one only for each year)

	Feb. 1 1975	Feb. 1 1974	Feb. 1 1973	Feb. 1 1972
I was not employed .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I was employed				
— full-time .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
— part-time .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I had household responsibilities .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

16. Where did you live on each of the following dates?  
(Refer to Table 1 and enter the appropriate code for each date)

	Feb. 1 1975	Feb. 1 1974	Feb. 1 1973	Feb. 1 1972
Geographic location....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

17. What were your activities during the summer of 1974? (Mark as many as are applicable)

Worked full-time (30 or more hours per week) for 3 weeks or more .... ☐

Worked part-time for 3 weeks or more ..... ☐

Attended school full-time for 3 weeks or more ..... ☐

Attended school part-time for 3 weeks or more ..... ☐

Travelled for pleasure for 3 weeks or more ..... ☐

Other activity for 3 weeks or more (specify) \_\_\_\_\_ ☐

18. For how many periods of 12 consecutive months have you been in the labour force full-time (i.e., employed, available for or seeking employment)?

None ..... ☐

1 period ..... ☐

2 periods ..... ☐

3 periods ..... ☐

4 periods ..... ☐

5 or more periods ..... ☐

19. What work or occupation do you expect to have after graduation? Refer to Table 2 and enter the appropriate code..... ☐

I do not know ..... ☐

20. Where do you expect to work after graduation?  
(Refer to Table 1 and indicate, if possible, two locations)

I do not know ..... ☐

Most likely location ..... ☐

Next most likely location ..... ☐



## SECTION II - BACKGROUND CHARACTERISTICS

21. What was your age as of January 1, 1975? ..... ☐

22. What is your sex? Male ..... ☐ Female ..... ☐

23. What is your marital status?

Single (never married) ..... ☐

Married ..... ☐

Separated ..... ☐

Divorced or widowed ..... ☐

Member of a religious order ..... ☐

24. Do you have any dependent children?

No ..... ☐

Yes ..... ☐

**GO TO 25**

If yes, how many in each of the following two age groups?

11 years or under ..... ☐

12 years or over ..... ☐

25. What is your present citizenship or immigration status?

Canadian citizen ..... ☐

Landed immigrant ..... ☐

Student visa ..... ☐

Other (specify) ..... ☐

26. What is the location of your permanent place of residence? Enter code from Table 1 ..... ☐

27. Where do you live at present (i.e., present accommodation)?

Parents' home ..... ☐

Student residence or institution operated  
cooperative ..... ☐

House or apartment (other than parents' home) ..... ☐

Rented room ..... ☐

Other (specify) ..... ☐

**GO TO 29**

28. With how many individuals do you share the costs of your present accommodation?

None ..... ☐

Number ..... ☐

29. What are the distances from your permanent home and present accomodation to your educational institution?

From Permanent Home

From Present Accommodation

Under 1 mile ..... ☐

Under 1 mile ..... ☐

From 1 to 5 miles ..... ☐

From 1 to 5 miles .. ☐

From 6 to 20 miles ..... ☐

From 6 to 20 miles ☐

From 21 to 100 miles ..... ☐

Over 20 miles ..... ☐

From 101 to 500 miles ..... ☐

From 501 to 1,000 miles .... ☐

Over 1,000 miles ..... ☐

30. What language do you most often speak:

In Your  
Present  
Home

In Your  
Parents'  
Home

English ..... ☐ ..... ☐

French ..... ☐ ..... ☐

Other (specify)

\_\_\_\_\_ ☐ \_\_\_\_\_ ☐

31. What was the major labour force status of your parents in 1974? (Mark one only for each parent)

Mother Father

Mother Father

Employed

By an employer ..... ☐ ☐

Self-employed ..... ☐ ☐

Household responsibilities ..... ☐ ☐

Unemployed

Looking for work ..... ☐ ☐

Not looking for work ..... ☐ ☐

Retired ..... ☐ ☐

Deceased ..... ☐ ☐

Other (specify)

\_\_\_\_\_ ☐ ☐

32. Indicate the major occupation of each of your parents.  
(If parents are retired or deceased, give last major occupation.)

Mother Father

Enter codes from Table 2 .....

--	--

33. What was the approximate income (from all sources and before taxes) of your parents in 1974?

Mother Father

No income ..... ☐ ☐

Income

Less than \$2,000 ..... ☐ ☐

\$ 2,000 to \$ 3,999 ..... ☐ ☐

\$ 4,000 to \$ 5,999 ..... ☐ ☐

\$ 6,000 to \$ 9,999 ..... ☐ ☐

\$10,000 to \$14,999 ..... ☐ ☐

\$15,000 to \$19,999 ..... ☐ ☐

\$20,000 to \$24,999 ..... ☐ ☐

\$25,000 and over ..... ☐ ☐

I do not know ..... ☐ ☐

34. What is the highest level of education attained by your parents? (If your parents were not educated in Canada, mark the category which best describes their educational attainment) (Mark one only for each parent)

Mother Father

No formal schooling (self-taught) ..... ☐ ☐

Elementary school ..... ☐ ☐

Some high school ..... ☐ ☐

Completed high school ..... ☐ ☐

Business, technical or trades training (e.g., secretarial or business school, barbering school, trade school) ..... ☐ ☐

Nursing school, teachers college, junior college, classical college, or equivalent ..... ☐ ☐

Some university - no degree completed ..... ☐ ☐

Bachelors degree ..... ☐ ☐

Degree in Law, Dentistry, Medicine or equivalent, Veterinary Medicine ..... ☐ ☐

Masters or Doctoral degree ..... ☐ ☐

I do not know ..... ☐ ☐

35. Do you have any brothers or sisters?

No ..... ☐

Yes ..... ☐

GO TO 38

If yes, indicate the total number of brothers and sisters

you have .....

---

36. Do you have any brothers or sisters financially dependent on your parents?

No ..... 519 ☐

Yes ..... 520 ☐

→ **GO TO 38**

If yes, indicate the total number in each of the three age groups below:

11 years  
or less

12 to 15  
years

16 years  
and over

Number .... ☐

Number .... ☐

Number .... ☐

---

37. Of the number reported in question 36, how many are now attending a post-secondary institution on a full-time basis?

None ..... 524 ☐

Number attending ..... 525 ☐

---

### SECTION III – FINANCING YOUR EDUCATION

38. Have you ever borrowed money for your post-secondary education? *(Include all types of loans)*

No .....

☐

GO TO 39

Yes .....

☐

GO TO 41

39. Why did you not borrow?

(a) I had, or found, sufficient sources of funds and therefore did not borrow .....

☐

GO TO 43

(b) I did not have sufficient resources but I did not borrow, because:

*(Indicate the importance of each factor)*

	Very Important	Somewhat Important	Not Important At All	Not Applicable
(i) On principle, I was not willing to borrow .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) I did not want to go into debt .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) My future ability to repay was uncertain .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) I tried to borrow but was not successful .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) I did not know where to borrow .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi) Other (specify) .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

40. Of the above factors, which was the most important to you? *(Mark one only)*

(i) ....

☐

(ii) ....

☐

(iii) ....

☐

(iv) ....

☐

(v) ....

☐

(vi) ....

☐

GO TO 43



41. What is the total amount you have borrowed for the **present academic year** (September 1974-May 1975)?

Amount  
(omit cents) .....

42. What is the total amount you have borrowed for your **post-secondary education**, including that for the present academic year?

Amount  
(omit cents) .....

43. Have you ever applied for a student loan sponsored by a government in Canada?

No ... ☐



**GO TO 44**

Yes . ☐



**GO TO 45**

44. Why did you not apply for this type of loan? (*Mark only the most important reason*)

I did not need a loan .....

☐

I was not aware of this loan plan .....

☐

I knew I would not qualify for this loan plan ....

☐

I was not willing to take a government-sponsored loan .....

☐

Other (specify) .....

☐

**GO TO 47**

45. In how many years have you applied for this type of loan?

Number of years applied .....

46. In how many years were you successful in obtaining funds?

None .....

Number of years obtained .....

---

#### 47. EXPENDITURES AND INCOME

For the 12 month period, May 1, 1974 to April 30, 1975, please record, as accurately as possible, your expenditures and income. (Note: expenditures and income do not have to balance.)

In the expenditure categories (c) food and accommodation and (d) all other expenses, please include those for your spouse and children.

##### Expenditures

			\$	¢
(a) Tuition and other required fees .....	None ....	<input type="checkbox"/> or	<input type="text"/>	00
(b) Other academic expenses (e.g., books, supplies, equipment) .....	None ....	<input type="checkbox"/> or	<input type="text"/>	00
(c) Food and Accommodation (If it is not possible to split these costs, please show them all under accommodation)				
(i) Accommodation: Include costs of maintaining household (e.g., rent, mortgage, heat, telephone, electricity) .....	None ....	<input type="checkbox"/> or	<input type="text"/>	00
(ii) Food .....	None ....	<input type="checkbox"/> or	<input type="text"/>	00
(d) All other expenses (e.g., transportation, entertainment, childcare, recreation, loan repayments, insurance) .....	None ....	<input type="checkbox"/> or	<input type="text"/>	00

##### Income

##### (a) Non-Repayable Scholarships, Fellowships, Bursaries, Grants and Awards

			\$	¢
(i) From Federal Government (e.g., Canada Council, Medical Research Council, National Defense programs, Canadian International Development Agency) .....	None ....	<input type="checkbox"/> or	<input type="text"/>	00
(ii) From Provincial Government .....	None ....	<input type="checkbox"/> or	<input type="text"/>	00

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**47. EXPENDITURES AND INCOME**

(iii) From other sources (e.g., universities, non-profit organizations, industry) ..... None .... ☐ or 

	00
--	----

**(b) Other Cash Contributions (Non-Repayable)**

(i) From parents or guardians ..... None .... ☐ or 

	00
--	----

(ii) From other individuals (e.g., sisters, brothers, other relatives, friends) ..... None .... ☐ or 

	00
--	----

**(c) Your Own Sources (Before Taxes)**

(i) Earnings from wages, salaries, or from self-employment, while attending a post-secondary institution on a full-time or part-time basis (including teaching and research assistantships, Local Initiative Programs) ..... None .... ☐ or 

	00
--	----

(ii) Earnings from wages, salary or self-employment while not attending a post-secondary institution ..... None .... ☐ or 

	00
--	----

(iii) Transfer payments (unemployment insurance, welfare and other similar programs) ..... None .... ☐ or 

	00
--	----

(iv) Income from investments (e.g., interest, dividends, rent) ..... None .... ☐ or 

	00
--	----

(v) Other (specify) \_\_\_\_\_ None .... ☐ or 

	00
--	----

**(d) Spouse's Total Income (From All Sources and Before Taxes)**

(i) Wages, salaries, grants and gifts ..... None .... ☐ or 

	00
--	----

(ii) Loans for educational purposes ..... None .... ☐ or 

	00
--	----

(iii) Other (specify) \_\_\_\_\_ None .... ☐ or 

	00
--	----

---

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47. EXPENDITURES AND INCOME

(e) Repayable Education Loans Obtained From

¢

- (i) Parents or guardians ..... None ☐ or  00
- (ii) Other individuals (e.g., sisters, brothers, other relatives, friends) ..... None ☐ or  00
- (iii) Your post-secondary institution ..... None ☐ or  00
- (iv) Canada Student Loan Plan ..... None ☐ or  00
- (v) Provincial student loan plan ..... None ☐ or  00
- (vi) A bank, insurance company or other financial institution ..... None ☐ or  00
- (vii) An employer ..... None ☐ or  00
- (viii) Other (specify) ..... None ☐ or  00
- (f) Other Sources (specify) ..... None ☐ or  00
- 

THANK YOU FOR YOUR COOPERATION. WE WOULD WELCOME ANY COMMENTS YOU WISH TO MAKE.

# TABLE 1 – GEOGRAPHIC LOCATION

(To Be Used for Questions 16, 20 and 26)

Newfoundland .....	10	Quebec .....	24	Saskatchewan .....	47	Northwest Territories .....	60
Prince Edward Island .....	11	Ontario .....	35	Alberta .....	48	Yukon .....	61
Nova Scotia .....	12	Manitoba .....	46	British Columbia .....	59	OUTSIDE CANADA .....	70
New Brunswick .....	13						

# TABLE 2 – LIST OF OCCUPATIONS (To Be Used for Questions 19 and 32)

<b>Artist, Entertainer, Athlete</b> .....	01	<b>Manager, Owner of a Small Business</b> .....	07	<b>Medical or Dental Technician or other paramedical occupation</b> ..	12
<b>Clerical</b> (e.g., secretary, typist, bookkeeper, bank teller, office or store clerk) .....	02	<b>Manager, Owner of a Medium Size Business, Middle Management</b> ..	08	<b>Radio or TV Studio Operator</b> .....	13
<b>Farm Owner or Farm Manager</b> .....	03	<b>Manager, Owner or Executive in a Large Organization</b> (e.g., industry, bank, large department store, insurance company) .....	09	<b>Science or Engineering Technician</b> ..	14
<b>Government Official or Administrator</b> (including hospital and educational administrator) .....	04			<b>Social Welfare Para-Professional</b> ..	15
<b>Homemaker</b> .....	05	<b>Para-Professional</b>		<b>Surveyor</b> .....	16
<b>Machine Operator</b> (e.g., factory assembly worker, metal worker, crane operator) .....	06	<b>Professions</b>		<b>Other</b> .....	17
		<b>Computer Programmer</b> .....	10	<b>Accountant or Auditor</b> .....	18
		<b>Draftsman</b> .....	11	<b>Clergy or Religious Order</b> .....	19



**TABLE 2 – LIST OF OCCUPATIONS** *(To Be Used for Questions 19 and 32)*

<b>Professions (continued)</b>			
Economist .....	20	Mathematician, Statistician .....	34
Journalist or Writer .....	21	Physicist .....	35
Lawyer, Judge, Notary .....	22	Occupation in other Physical or Applied Sciences .....	36
Librarian .....	23	Dentist .....	37
Social Worker .....	24	Nurse .....	38
Sociologist, Anthropologist, Psychologist .....	25	Pharmacist .....	39
Occupation in other Humanities .....	26	Physician or Surgeon .....	40
Occupation in other Social Sciences .....	27	Veterinarian .....	41
Architect .....	28	Occupation in other Health Professions .....	42
Biologist (including agricultural occupation) .....	29	Community College Teacher .....	43
Chemist .....	30	Elementary or Kindergarten Teacher .....	44
Computer Analyst .....	31	Secondary School Teacher .....	45
Engineer (e.g., Civil, Chemical, Electrical, Mechanical) .....	32	University Teacher .....	46
Geologist .....	33	Occupation in other Teaching Profession .....	47
		<b>Protective Service (e.g., fire fighter, police, guard, Armed Forces personnel) .....</b>	<b>48</b>
		<b>Sales (e.g., insurance, real estate, advertising) .....</b>	<b>49</b>
		<b>Service Worker (e.g., taxi driver, hairdresser, waiter, waitress, janitor) .....</b>	<b>50</b>
		<b>Skilled Craftsman</b>	
		Auto Mechanic .....	51
		Carpenter .....	52
		Electrician .....	53
		Machinist .....	54
		Plumber .....	55
		TV or Radio Repairman .....	56
		Occupation in other Skilled Trade .....	57
		<b>Workman or Labourer (e.g., construction, fishing, farming, hunting, mining, logging) .....</b>	<b>58</b>
		<b>Occupation Not Stated In Preceding List .....</b>	<b>59</b>

## APPENDIX V: Statistical Tables

**Table A V-1: Type of Student by Major Field of Study by Province of Attendance**

Province: British Columbia

Field of Study	Type of Student									TOTAL
	Community College				University				Profes- sional	
	Transfer		Terminal		Undergraduate		Graduate			
	Full	Part	Full	Part	Full	Part	Full	Part		
<b>University:</b>										
Education	0	0	0	0	4685	1221	972	439	0	7317
Fine and applied arts	0	0	0	0	907	99	87	16	0	1109
Humanities and related	0	0	0	0	2196	404	601	149	0	3350
Social sciences and related	0	0	0	0	5123	1152	1045	386	609	8315
Agricultural and biological sciences	0	0	0	0	2603	153	383	60	15	3215
Engineering and applied	0	0	0	0	1608	28	170	42	9	1857
Health professions and occupations	0	0	0	0	1017	45	163	18	483	1725
Mathematical and applied	0	0	0	0	1719	130	414	58	31	2352
Arts and science	0	0	0	0	2051	292	75	8	49	2474
<b>Community College:</b>										
Business	0	0	1426	2038	0	0	0	0	0	3463
Health and medical technologies	0	0	1175	158	0	0	0	0	0	1334
Non medical technologies	0	0	1918	1152	0	0	0	0	0	3069
Applied arts and education	0	0	1829	1410	0	0	0	0	0	3240
University transfers	5355	2825	0	0	0	0	0	0	0	8180
TOTAL	5355	2825	6348	4758	21910	3525	3908	1175	1197	51001

Number of missing observations, all provinces = 27023

**Table A V-1: Type of Student by Major Field of Study by Province of Attendance**

Province: Alberta

Field of Study	Type of Student									TOTAL
	Community College				University				Profes- sional	
	Transfer		Terminal		Undergraduate		Graduate			
	Full	Part	Full	Part	Full	Part	Full	Part		
<b>University:</b>										
Education	0	0	0	0	6297	1271	560	681	0	8810
Fine and applied arts	0	0	0	0	770	146	70	5	0	990
Humanities and related	0	0	0	0	1411	226	308	161	0	2106
Social sciences and related	0	0	0	0	5344	765	785	404	491	7787
Agricultural and biological sciences	0	0	0	0	2458	101	367	76	38	3039
Engineering and applied	0	0	0	0	1988	13	261	143	0	2405
Health professions and occupations	0	0	0	0	1363	162	227	31	831	2614
Mathematical and applied	0	0	0	0	1543	222	435	35	0	2234
Arts and science	0	0	0	0	1769	205	33	12	24	2043
<b>Community College:</b>										
Busines	0	0	1647	426	0	0	0	0	0	2073
Health and medical technologies	0	0	1274	133	0	0	0	0	0	1407
Non medical technologies	0	0	2615	48	0	0	0	0	0	2663
Applied arts and education	0	0	2655	257	0	0	0	0	0	2913
University transfers	1668	428	0	0	0	0	0	0	0	2095
<b>TOTAL</b>	<b>1668</b>	<b>428</b>	<b>8191</b>	<b>865</b>	<b>22943</b>	<b>3110</b>	<b>3045</b>	<b>1547</b>	<b>1383</b>	<b>43179</b>

Number of missing observations, all provinces = 27023

**Table A V-1: Type of Student by Major Field of Study by Province of Attendance**

Province: Saskatchewan

Field of Study	Type of Student									TOTAL
	Community College				University				Profes- sional	
	Transfer		Terminal		Undergraduate		Graduate			
	Full	Part	Full	Part	Full	Part	Full	Part		
<b>University:</b>										
Education	0	0	0	0	2418	885	219	304	0	3826
Fine and applied arts	0	0	0	0	364	133	36	4	0	536
Humanities and related	0	0	0	0	861	175	116	60	7	1220
Social sciences and related	0	0	0	0	2678	573	166	175	304	3897
Agricultural and biological sciences	0	0	0	0	1270	25	259	35	244	1833
Engineering and applied	0	0	0	0	777	26	71	28	0	902
Health professions and occupations	0	0	0	0	717	51	45	3	338	1154
Mathematical and applied	0	0	0	0	469	63	80	10	0	622
Arts and science	0	0	0	0	597	235	15	12	18	877
<b>Community College:</b>										
Business	0	0	264	22	0	0	0	0	0	286
Health and medical technologies	0	0	1045	11	0	0	0	0	0	1056
Non medical technologies	0	0	502	12	0	0	0	0	0	514
Applied arts and education	0	0	126	48	0	0	0	0	0	175
University transfers	74	329	0	0	0	0	0	0	0	403
<b>TOTAL</b>	<b>74</b>	<b>329</b>	<b>1937</b>	<b>94</b>	<b>10152</b>	<b>2166</b>	<b>1007</b>	<b>630</b>	<b>911</b>	<b>17301</b>

Number of missing observations, all provinces = 27023

**Table A V-1: Type of Student by Major Field of Study by Province of Attendance**

Province: Manitoba

Field of Study	Type of Student									TOTAL
	Community College				University					
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional	
	Full	Part	Full	Part	Full	Part	Full	Part		
<b>University:</b>										
Education	0	0	0	0	1913	1453	381	557	0	4304
Fine and applied arts	0	0	0	0	454	110	1	2	0	567
Humanities and related	0	0	0	0	1169	740	121	109	0	2139
Social sciences and related	0	0	0	0	3395	1825	398	194	322	6134
Agricultural and biological sciences	0	0	0	0	1721	102	370	40	27	2261
Engineering and applied	0	0	0	0	1121	32	173	94	0	1419
Health professions and occupations	0	0	0	0	764	125	305	18	552	1763
Mathematical and applied	0	0	0	0	754	259	159	33	4	1208
Arts and science	0	0	0	0	1978	663	7	4	0	2652
<b>Community College:</b>										
Business	0	0	638	24	0	0	0	0	0	662
Health and medical technologies	0	0	137	11	0	0	0	0	0	148
Non medical technologies	0	0	529	27	0	0	0	0	0	556
Applied arts and education	0	0	267	5	0	0	0	0	0	272
University transfers	16	0	0	0	0	0	0	0	0	16
<b>TOTAL</b>	<b>16</b>	<b>0</b>	<b>1570</b>	<b>68</b>	<b>13268</b>	<b>5310</b>	<b>1915</b>	<b>1051</b>	<b>905</b>	<b>24103</b>

Number of missing observations, all provinces = 27023



**Table A V-1: Type of Student by Major Field of Study by Province of Attendance**

Province: Ontario

Field of Study	Type of Student									TOTAL
	Community College				University				Profes- sional	
	Transfer		Terminal		Undergraduate		Graduate			
	Full	Part	Full	Part	Full	Part	Full	Part		
<b>University:</b>										
Education	0	0	0	0	10600	1487	864	2768	20	15738
Fine and applied arts	0	0	0	0	7920	1626	573	58	0	10177
Humanities and related	0	0	0	0	18129	6128	3590	1602	9	29457
Social sciences and related	0	0	0	0	29922	17006	5888	3380	3653	59849
Agricultural and biological sciences	0	0	0	0	10436	791	1640	203	423	13492
Engineering and applied	0	0	0	0	11427	900	1823	910	0	15060
Health professions and occupations	0	0	0	0	4869	157	931	151	2791	8900
Mathematical and applied	0	0	0	0	8833	1140	1726	438	0	12137
Arts and science	0	0	0	0	16266	7334	101	109	122	23932
<b>Community College:</b>										
Business	0	0	11411	742	0	0	0	0	0	12153
Health and medical technologies	0	0	10360	101	0	0	0	0	0	10460
Non-medical technologies	0	0	11118	609	0	0	0	0	0	11727
Applied arts and education	0	0	15366	729	0	0	0	0	0	16095
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>48255</b>	<b>2180</b>	<b>118403</b>	<b>36568</b>	<b>17136</b>	<b>9617</b>	<b>7019</b>	<b>239178</b>

Number of missing observations, all provinces = 27023

**Table A V-1: Type of Student by Major Field of Study by Province of Attendance**

Province: Quebec

Field of Study	Type of Student									TOTAL
	Community College				University				Profes- sional	
	Transfer		Terminal		Undergraduate		Graduate			
	Full	Part	Full	Part	Full	Part	Full	Part		
<b>University:</b>										
Education	0	0	0	0	7663	7077	1059	1612	0	17411
Fine and applied arts	0	0	0	0	2064	412	175	214	3	2868
Humanities and related	0	0	0	0	5442	1946	1426	1237	24	10075
Social sciences and related	0	0	0	0	14395	6000	3340	1675	2615	28025
Agricultural and biological sciences	0	0	0	0	4166	460	758	67	240	5690
Engineering and applied	0	0	0	0	4866	334	632	395	0	6228
Health professions and occupations	0	0	0	0	3337	636	1101	148	2439	7660
Mathematical and applied	0	0	0	0	3142	1010	894	239	0	5285
Arts and science	0	0	0	0	562	280	46	61	0	948
<b>Community College (CEGEP):</b>										
General program	65690	4834	0	0	0	0	0	0	0	70524
Professional program	0	0	57850	6103	0	0	0	0	0	63954
<b>TOTAL</b>	<b>65690</b>	<b>4834</b>	<b>57850</b>	<b>6103</b>	<b>45636</b>	<b>18154</b>	<b>9433</b>	<b>5647</b>	<b>5320</b>	<b>218668</b>

Number of missing observations, all provinces = 27023

**Table A V-1: Type of Student by Major Field of Study by Province of Attendance**

Province: New Brunswick

Field of Study	Type of Student									TOTAL
	Community College				University					
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional	
	Full	Part	Full	Part	Full	Part	Full	Part		
<b>University:</b>										
Education	0	0	0	0	1613	1064	90	152	9	2927
Fine and applied arts	0	0	0	0	292	42	0	0	0	334
Humanities and related	0	0	0	0	1275	172	89	1	0	1537
Social sciences and related	0	0	0	0	2463	507	158	72	173	3373
Agricultural and biological sciences	0	0	0	0	582	23	70	8	0	683
Engineering and applied	0	0	0	0	1090	17	77	26	0	1210
Health professions and occupations	0	0	0	0	547	50	0	5	67	668
Mathematical and applied	0	0	0	0	637	49	132	10	0	828
Arts and science	0	0	0	0	892	242	0	8	0	1142
<b>Community College:</b>										
Business	0	0	237	0	0	0	0	0	0	237
Health and medical technologies	0	0	7	0	0	0	0	0	0	7
Non medical technologies	0	0	517	0	0	0	0	0	0	517
Applied arts and education	0	0	37	0	0	0	0	0	0	37
University transfers	110	15	0	0	0	0	0	0	0	125
<b>TOTAL</b>	<b>110</b>	<b>15</b>	<b>799</b>	<b>0</b>	<b>9391</b>	<b>2164</b>	<b>615</b>	<b>282</b>	<b>250</b>	<b>13625</b>

Number of missing observations, all provinces = 27023

**Table A V-1: Type of Student by Major Field of Study by Province of Attendance**

Province: Nova Scotia

Field of Study	Type of Student									TOTAL
	Community College				University				Profes- sional	
	Transfer		Terminal		Undergraduate		Graduate			
	Full	Part	Full	Part	Full	Part	Full	Part		
<b>University:</b>										
Education	0	0	0	0	1182	232	98	179	10	1701
Fine and applied arts	0	0	0	0	544	42	7	3	0	596
Humanities and related	0	0	0	0	1371	291	291	95	0	2048
Social services and related	0	0	0	0	3647	841	325	82	388	5281
Agricultural and biological sciences	0	0	0	0	1404	55	177	14	0	1650
Engineering and applied	0	0	0	0	826	29	71	35	0	961
Health professions and occupations	0	0	0	0	782	55	163	3	549	1551
Mathematical and applied	0	0	0	0	932	75	103	15	0	1125
Arts and science	0	0	0	0	1121	704	12	3	0	1840
<b>Community College:</b>										
Business	0	0	180	0	0	0	0	0	0	180
Health and medical technologies	0	0	45	0	0	0	0	0	0	45
Non medical technologies	0	0	518	7	0	0	0	0	0	525
Applied arts and education	0	0	615	283	0	0	0	0	0	897
University transfers	99	0	0	0	0	0	0	0	0	99
<b>TOTAL</b>	<b>99</b>	<b>0</b>	<b>1357</b>	<b>290</b>	<b>11807</b>	<b>2325</b>	<b>1246</b>	<b>429</b>	<b>947</b>	<b>18499</b>

Number of missing observations, all provinces = 27023

**Table A V-1: Type of Student by Major Field of Study by Province of Attendance**

Province: Prince Edward Island

Field of Study	Type of Student									TOTAL
	Community College				University				Profes- sional	
	Transfer		Terminal		Undergraduate		Graduate			
	Full	Part	Full	Part	Full	Part	Full	Part		
<b>University:</b>										
Education	0	0	0	0	130	77	0	4	0	211
Fine and applied arts	0	0	0	0	38	10	0	0	0	47
Humanities and related	0	0	0	0	185	81	0	4	0	270
Social sciences and related	0	0	0	0	480	96	2	2	0	580
Agricultural and biological sciences	0	0	0	0	144	11	2	0	0	157
Engineering and applied	0	0	0	0	37	2	4	0	0	43
Health professions and occupations	0	0	0	0	8	0	0	0	0	8
Mathematical and applied	0	0	0	0	75	2	0	0	0	77
Arts and science	0	0	0	0	153	187	2	0	0	342
<b>Community College:</b>										
Business	0	0	132	8	0	0	0	0	0	139
Health and medical technologies	0	0	29	0	0	0	0	0	0	29
Non medical technologies	0	0	3	0	0	0	0	0	0	3
Applied arts and education	0	0	22	0	0	0	0	0	0	22
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>185</b>	<b>8</b>	<b>1249</b>	<b>465</b>	<b>9</b>	<b>10</b>	<b>0</b>	<b>1927</b>

Number of missing observations, all provinces = 27023



**Table A V-1: Type of Student by Major Field of Study by Province of Attendance**

Province: Newfoundland

Field of Study	Type of Student									TOTAL
	Community College				University					
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional	
	Full	Part	Full	Part	Full	Part	Full	Part		
<b>University:</b>										
Education	0	0	0	0	1029	700	68	152	10	1959
Fine and applied arts	0	0	0	0	21	0	6	0	0	27
Humanities and related	0	0	0	0	392	190	34	29	0	645
Social sciences and related	0	0	0	0	1145	293	71	32	0	1541
Agricultural and biological sciences	0	0	0	0	444	33	27	6	2	512
Engineering and applied	0	0	0	0	300	43	10	11	0	364
Health professions and occupations	0	0	0	0	224	55	18	6	174	476
Mathematical and applied	0	0	0	0	397	39	38	5	0	478
Arts and science	0	0	0	0	219	91	0	0	0	309
<b>Community College:</b>										
Business	0	0	195	3	0	0	0	0	0	198
Health and medical technologies	0	0	196	2	0	0	0	0	0	198
Non medical technologies	0	0	407	10	0	0	0	0	0	416
Applied arts and education	0	0	31	0	0	0	0	0	0	31
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>829</b>	<b>14</b>	<b>4171</b>	<b>1443</b>	<b>271</b>	<b>240</b>	<b>186</b>	<b>7155</b>

Number of missing observations, all provinces = 27023

**Table A V-2: Qualifications Being Sought by Province of Attendance**

Qualifications being sought	Province of Attendance										TOTAL
	NFLD	PEI	NS	NB	QUE	ONT	MAN	SASK	ALTA	BC	
Undergraduate diploma or certificate	202	81	558	627	12520	9154	1048	883	1186	1470	27730
Bachelors degree (e.g. B.A., B.Sc., B.Ed., B. Comm., B. Eng.)	5412	1634	13571	10925	52815	147126	17527	11432	24863	23969	309274
LLB., D.D.S., D.U.M., M.D., or equivalent	186	0	947	250	5320	7019	905	911	1383	1197	18117
Graduate diploma or certificate	41	18	223	45	2271	2336	817	457	800	946	7954
Masters degree (e.g. M.A., M.Sc., M.Ed., M.B.A.)	401	2	1238	752	9987	17719	1714	984	2677	3024	38498
Doctorate degree (e.g. Ph.D., D.Sc.)	69	0	215	101	3373	6906	435	198	1117	1116	13530
Community college certificate or diploma	843	193	1745	924	134365	50796	1653	2492	11280	19614	223905
<b>TOTAL</b>	<b>7154</b>	<b>1927</b>	<b>18496</b>	<b>13624</b>	<b>220650</b>	<b>241055</b>	<b>24101</b>	<b>17359</b>	<b>43305</b>	<b>51336</b>	<b>639007</b>

Excludes 22652 students not registered for an educational qualification

**Table A V-3: Most Important Factor For Choice of Program of Study by Type of Student**

Most Important Factor	Type of Student									Total
	Community College				University				Profes- sional	
	Transfer		Terminal		Undergraduate		Graduate			
	Full	Part	Full	Part	Full	Part	Full	Part		
Influence of parents or relatives	1009	46	1400	90	4718	1069	474	161	446	9413
Influence of high school teachers or guidance counsellors	886	19	1607	75	3002	310	174	179	37	6289
Influence of friends	815	111	924	41	2565	157	303	110	395	5421
Interest in broadening my knowledge	19753	3484	27795	4694	79538	23917	13079	6751	2764	181775
Good employment prospects	15004	1083	28099	1944	31011	6305	3273	1398	2817	90934
High income prospects	2459	200	2797	287	7222	4174	445	651	519	18755
Interest in career prospects or career advancement	12391	1644	27709	3291	54622	18551	8843	5945	5132	138127
Program less expensive than others I was interested in	185	51	1122	63	549	159	106	47	0	2281
Program less difficult than others I was interested in	593	60	235	74	711	26	96	1	20	1816
My academic background fitted in well with program chosen	4744	261	4084	183	14618	2563	2416	887	556	30311
Other	7889	779	11300	798	30570	4699	5564	1597	3719	66915
TOTAL	65729	7738	107072	11540	229125	61930	34773	17727	16405	552037

Number of missing observations = 109622

**Table A V-4: Most Important Factor For Choice of Institution by Type of Student**

Most Important Factor	Type of Student									
	Community College					University				
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional	Total
	Full	Part	Full	Part	Full	Part	Full	Part		
Influence of parents or relatives	1420	66	1494	40	6710	659	456	129	400	11372
Influence of high school teachers or guidance counsellors	420	72	979	72	1266	65	203	144	68	3290
Influence of friends	2418	192	1698	35	6729	783	562	150	260	12827
Teaching reputation of institution	12275	752	14229	1257	34589	5383	3462	2063	4056	78067
Research reputation of institution	574	16	1139	100	2770	306	3250	412	115	8681
Size of institution	2147	174	779	16	7968	1322	350	61	172	12990
Financial aid available from institution	206	28	939	114	4303	602	2538	587	123	9441

*Table A V-4 continued on page 136.*

**Table A V-4: Most Important Factor For Choice of Institution by Type of Student**

Most Important Factor	Type of Student									
	Community College					University				Total
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional	
	Full	Part	Full	Part	Full	Part	Full	Part		
Type of program offered by institution	9525	2041	47048	5553	81054	22551	12637	7273	3356	191037
Institution close to home	22494	2841	20630	2997	43105	22750	4401	4545	2941	126704
Wanted to attend an institution away from home	659	0	1246	30	6025	215	406	107	284	8972
Accepted by the institution	6983	586	9214	370	12052	3135	2560	582	3610	39093
Cost of attending the institution lower than at other institutions	2263	434	2988	176	5908	409	614	139	281	13210
To learn the French or English language	535	119	722	104	2798	318	196	124	69	4984
Other	3326	500	3044	625	10786	3721	2677	1006	795	26481
<b>TOTAL</b>	<b>65244</b>	<b>7821</b>	<b>106149</b>	<b>11488</b>	<b>226061</b>	<b>62220</b>	<b>34312</b>	<b>17321</b>	<b>16532</b>	<b>547149</b>

Number of missing observations = 114510

**Table A V-5: Most Important Reason For Not Attending an Education Institution in 1973-74 by Type of Student**

Reason for not Attending	Type of Student									
	Community College					University				
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional	TOTAL
	Full	Part	Full	Part	Full	Part	Full	Part		
I had an interesting job	345	359	749	787	1983	1788	1464	673	225	8373
I wanted to earn money	415	295	1614	396	1877	543	458	239	118	5953
I was discouraged because of uncertain job opportunities after graduation	63	6	261	44	919	158	92	34	0	1578
I considered my post-secondary experience did not, or probably would not, meet my expectations	121	8	355	92	714	149	54	148	105	1745
I did not have enough money to continue my education	512	209	1720	227	3293	1354	484	142	19	7961
I was discouraged because my grades were low	38	8	194	76	456	330	12	5	0	1118
I wanted a break from my studies	742	179	2121	297	3606	1410	744	687	89	9876
I did not think I needed any further education for the career of my choice	33	70	132	267	625	742	111	173	6	2159
I was not accepted by any post-secondary institution to which I applied	117	58	540	67	656	40	180	45	19	1722
I wanted to travel	316	64	835	108	1930	493	293	39	34	4111
Family reasons	357	384	1332	926	1511	2826	369	559	39	8302
Other	509	451	1356	616	3649	3048	972	823	231	11653
<b>TOTAL</b>	<b>3567</b>	<b>2091</b>	<b>11209</b>	<b>3903</b>	<b>21218</b>	<b>12879</b>	<b>5231</b>	<b>3567</b>	<b>887</b>	<b>64552</b>

Number of missing observations = 597107



**Table A V-6: Province of Attendance by Province of Permanent Residence**

Province of permanent residence	Province of Attendance										TOTAL
	NFLD	PEI	NS	NB	QUE	ONT	MAN	SASK	ALTA	BC	
Newfoundland	6436	18	255	157	33	182	26	2	9	39	7156
Prince Edward Island	9	1410	471	182	10	52	2	2	42	2	2183
Nova Scotia	33	22	13676	652	255	909	8	6	50	54	15665
New Brunswick	43	43	1356	8858	347	708	5	0	36	28	11424
Quebec	10	36	322	688	202062	7797	53	15	163	176	211322
Ontario	34	30	578	266	1504	197861	469	52	417	729	201940
Manitoba	10	0	21	22	105	687	21725	173	220	94	23059
Saskatchewan	1	1	11	0	29	257	182	14766	1042	90	16379
Alberta	6	0	74	12	151	1125	232	315	35994	575	38485
British Columbia	14	0	64	31	249	623	79	137	899	47694	49789
Yukon	0	0	0	0	0	1	23	5	32	32	92
Northwest Territories	0	0	2	0	28	33	5	13	140	17	236
Outside Canada	71	22	555	328	2520	6390	541	261	1090	893	12672
<b>TOTAL</b>	<b>6669</b>	<b>1583</b>	<b>17385</b>	<b>11197</b>	<b>207291</b>	<b>216626</b>	<b>23350</b>	<b>15745</b>	<b>40135</b>	<b>50423</b>	<b>590402</b>

Number of missing observations = 71257

**Table A V-7: Expected Province of Residence by Type of Student by Province of Attendance**

Province of Attendance: British Columbia

Expected Province of Residence	Type of Student									TOTAL
	Community College				University				Profes- sional	
	Transfer		Terminal		Undergraduate		Graduate			
	Full	Part	Full	Part	Full	Part	Full	Part		
Newfoundland	0	0	0	0	0	0	11	1	0	12
Prince Edward Island	6	0	0	2	0	0	0	0	0	8
Nova Scotia	0	0	0	2	8	0	9	2	3	25
New Brunswick	0	0	0	2	5	0	1	20	0	29
Quebec	6	0	28	0	106	18	35	8	3	204
Ontario	32	8	35	29	467	14	157	52	20	815
Manitoba	0	0	2	3	10	5	2	14	0	36
Saskatchewan	18	0	15	11	45	32	24	6	0	150
Alberta	32	50	71	25	208	20	30	15	6	457
British Columbia	3619	1823	4903	3551	14553	2426	2304	863	894	34936
Yukon	5	0	8	0	200	20	2	0	0	236
Northwest Territories	0	0	0	0	38	0	3	0	0	40
Outside Canada	170	86	95	11	639	137	320	25	19	1502
TOTAL	3888	1967	5158	3638	16280	2671	2898	1006	946	38451

Number of missing observations = 207784

**Table A V-7: Expected Province of Residence by Type of Student by Province of Attendance**

Province of Attendance: Alberta

Expected Province of Residence	Type of Student									TOTAL
	Community College				University				Profes- sional	
	Transfer		Terminal		Undergraduate		Graduate			
	Full	Part	Full	Part	Full	Part	Full	Part		
Newfoundland	0	0	0	0	5	0	8	2	0	15
Prince Edward Island	0	0	0	0	24	0	1	0	5	30
Nova Scotia	27	0	13	0	5	13	22	7	5	92
New Brunswick	0	3	10	0	0	0	7	4	0	25
Quebec	6	0	15	0	80	5	25	0	13	144
Ontario	22	25	36	0	300	43	135	44	15	619
Manitoba	5	0	36	0	100	0	40	19	5	204
Saskatchewan	31	0	177	6	179	8	24	12	5	442
Alberta	875	224	5673	634	13104	2039	1258	1144	878	25829
British Columbia	120	11	359	58	713	77	130	9	62	1541
Yukon	0	0	19	0	50	13	5	0	13	100
Northwest Territories	3	0	81	0	142	4	8	3	0	240
Outside Canada	133	34	149	0	618	11	278	24	37	1285
TOTAL	1223	297	6568	699	15319	2213	1940	1268	1038	30565

Number of missing observations = 207784

**TABLE A V-7: Expected Province of Residence by Type of Student by Province of Attendance**

Province of Attendance: Saskatchewan

Expected Province of Residence	Type of Student									TOTAL
	Community College				University					
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional	
	Full	Part	Full	Part	Full	Part	Full	Part		
Newfoundland	0	0	0	0	16	0	0	0	0	16
Prince Edward Island	0	0	0	0	7	0	0	0	0	7
Nova Scotia	0	0	0	0	5	0	2	3	2	13
New Brunswick	0	0	3	0	0	0	0	0	0	3
Quebec	0	0	8	0	24	3	4	0	3	43
Ontario	0	0	21	0	209	0	29	7	11	276
Manitoba	0	0	43	0	70	0	28	5	34	180
Saskatchewan	37	216	1244	62	4689	1222	409	418	481	8778
Alberta	0	3	98	0	641	63	67	17	101	989
British Columbia	8	0	23	5	290	13	20	11	24	394
Yukon	0	0	3	0	16	2	0	0	6	28
Northwest Territories	0	0	7	0	31	11	1	0	2	52
Outside Canada	3	3	6	0	257	20	65	3	15	373
TOTAL	48	222	1457	66	6256	1335	624	464	680	11152

Number of missing observations = 207784

**Table A V-7: Expected Province of Residence by Type of Student by Province of Attendance**

Province of Attendance: Manitoba

Expected Province of Residence	Type of Student									TOTAL
	Community College				University				Profes- sional	
	Transfer		Terminal		Undergraduate		Graduate			
	Full	Part	Full	Part	Full	Part	Full	Part		
Newfoundland	0	0	0	0	20	3	0	0	0	24
Prince Edward Island	0	0	0	0	0	0	2	0	0	2
Nova Scotia	0	0	0	0	21	20	7	0	20	69
New Brunswick	0	0	0	0	8	0	4	0	0	12
Quebec	0	0	0	0	114	4	12	10	0	140
Ontario	0	0	35	3	371	78	157	49	2	696
Manitoba	16	0	1013	42	6109	2751	864	729	519	12043
Saskatchewan	0	0	12	0	82	55	4	11	0	165
Alberta	0	0	57	2	381	0	31	9	1	482
British Columbia	0	0	24	0	436	70	55	29	48	661
Yukon	0	0	2	0	20	3	0	0	0	25
Northwest Territories	0	0	8	0	75	0	1	2	0	87
Outside Canada	0	0	15	0	285	71	89	7	0	468
TOTAL	16	0	1166	48	7923	3057	1227	847	590	14873

Number of missing observations = 207784

**Table A V-7: Expected Province of Residence by Type of Student by Province of Attendance**

Province of Attendance: Ontario

Expected Province of Residence	Type of Student									TOTAL
	Community College				University				Profes- sional	
	Transfer		Terminal		Undergraduate		Graduate			
	Full	Part	Full	Part	Full	Part	Full	Part		
Newfoundland	0	0	0	0	128	29	23	5	43	228
Prince Edward Island	0	0	23	0	0	122	20	7	0	173
Nova Scotia	0	0	164	0	373	0	155	23	91	806
New Brunswick	0	0	23	0	174	0	133	29	0	360
Quebec	0	0	548	43	2822	253	440	222	354	4682
Ontario	0	0	30055	949	72140	25012	8107	6500	5133	147895
Manitoba	0	0	96	3	186	103	140	24	0	552
Saskatchewan	0	0	66	0	91	15	31	14	0	217
Alberta	0	0	509	2	704	9	265	51	60	1598
British Columbia	0	0	657	14	1509	345	287	40	167	3019
Yukon	0	0	37	0	54	0	0	0	0	91
Northwest Territories	0	0	100	0	454	0	49	0	15	618
Outside Canada	0	0	593	0	3161	0	1604	149	45	5550
TOTAL	0	0	32871	1011	81795	25888	11254	7063	5908	165788

Number of missing observation = 207784



**Table A V-7: Expected Province of Residence by Type of Student by Province of Attendance**

Province of Attendance: Quebec

Expected Province of Residence	Type of Student									TOTAL
	Community College				University				Profes- sional	
	Transfer		Terminal		Undergraduate		Graduate			
	Full	Part	Full	Part	Full	Part	Full	Part		
Newfoundland	0	0	7	0	4	0	5	0	0	17
Prince Edward Island	16	0	18	0	0	0	0	8	0	42
Nova Scotia	53	0	16	0	61	3	37	1	8	178
New Brunswick	72	7	191	0	261	25	28	10	31	624
Quebec	42822	3371	42262	4457	31119	14579	6242	4680	4371	153902
Ontario	1431	28	817	29	1361	55	545	251	215	4731
Manitoba	92	0	40	0	50	111	107	18	0	419
Saskatchewan	80	0	79	6	15	59	6	11	0	256
Alberta	151	0	176	28	155	126	79	3	8	726
British Columbia	365	52	415	0	619	38	59	26	16	1590
Yukon	0	0	8	0	6	0	0	0	0	13
Northwest Territories	105	0	58	0	57	0	3	0	0	223
Outside Canada	1308	87	673	24	1846	92	661	184	38	4914
TOTAL	46493	3544	44759	4545	35553	15088	7772	5192	4688	167634

Number of missing observations = 207784

**Table A V-7: Expected Province of Residence by Type of Student by Province of Attendance**

Province of Attendance: New Brunswick

Expected Province of Residence	Type of Student									TOTAL
	Community College				University				Profes- sional	
	Transfer		Terminal		Undergraduate		Graduate			
	Full	Part	Full	Part	Full	Part	Full	Part		
Newfoundland	0	0	24	0	74	0	1	0	5	104
Prince Edward Island	2	0	5	0	66	0	5	0	0	78
Nova Scotia	19	13	31	0	404	5	1	0	5	478
New Brunswick	10	0	469	0	3034	1053	264	163	126	5119
Quebec	2	0	0	0	409	14	2	0	0	427
Ontario	15	0	10	0	578	15	53	6	18	695
Manitoba	0	0	5	0	16	0	0	0	0	20
Saskatchewan	0	0	0	0	31	0	0	0	0	31
Alberta	0	0	0	0	119	3	0	0	5	127
British Columbia	0	0	0	0	84	5	25	0	0	114
Yukon	0	0	13	0	6	0	0	0	0	19
Northwest Territories	0	0	0	0	35	0	0	0	0	35
Outside Canada	2	0	0	0	212	0	48	0	0	262
TOTAL	50	13	557	0	5067	1096	398	169	159	7509

Number of missing observations = 207784

**Table A V-7: Expected Province of Residence by Type of Student by Province of Attendance**

Province of Attendance: Nova Scotia

Expected Province of Residence	Type of Student								TOTAL	
	Community College				University					
	Transfer		Terminal		Undergraduate		Graduate			Profes- sional
	Full	Part	Full	Part	Full	Part	Full	Part		
Newfoundland	0	0	17	0	201	7	34	0	11	270
Prince Edward Island	15	0	16	0	165	0	16	5	40	257
Nova Scotia	36	0	889	187	4855	1329	462	308	408	8475
New Brunswick	23	0	44	0	488	41	41	2	79	718
Quebec	2	0	0	0	155	0	32	5	3	197
Ontario	0	0	5	0	621	125	154	4	128	1036
Manitoba	0	0	0	0	20	0	5	0	0	25
Saskatchewan	0	0	0	0	3	0	2	0	0	4
Alberta	0	0	14	0	234	3	28	4	32	315
British Columbia	0	0	17	0	160	8	18	3	32	238
Yukon	0	0	0	0	10	0	0	0	0	10
Northwest Territories	0	0	15	0	70	0	11	4	44	144
Outside Canada	4	0	3	0	404	17	106	4	6	544
TOTAL	79	0	1021	187	7387	1530	910	337	782	12234

Number of missing observations = 207784

**Table A V-7: Expected Province of Residence by Type of Student by Province of Attendance**

Province of Attendance: Prince Edward Island

Expected Province of Residence	Type of Student									TOTAL
	Community College				University				Profes- sional	
	Transfer		Terminal		Undergraduate		Graduate			
	Full	Part	Full	Part	Full	Part	Full	Part		
Newfoundland	0	0	0	0	9	2	0	0	0	11
Prince Edward Island	0	0	97	8	339	193	2	7	0	647
Nova Scotia	0	0	7	0	46	0	0	2	0	55
New Brunswick	0	0	17	0	16	0	0	0	0	33
Quebec	0	0	0	0	15	5	0	0	0	21
Ontario	0	0	0	0	59	7	0	0	0	66
Manitoba	0	0	0	0	0	0	0	0	0	0
Alberta	0	0	5	0	16	1	0	0	0	23
British Columbia	0	0	0	0	11	0	0	0	0	11
Yukon	0	0	0	0	4	0	0	0	0	4
Northwest Territories	0	0	0	0	1	0	0	0	0	1
Outside Canada	0	0	3	0	20	6	0	0	0	29
TOTAL	0	0	129	8	537	216	2	9	0	900

Number of missing observations = 207784

**Table A V-7: Expected Province of Residence by Type of Student by Province of Attendance**

Province of Attendance: Newfoundland

Expected Province of Residence	Type of Student									TOTAL
	Community College				University					
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional	
	Full	Part	Full	Part	Full	Part	Full	Part		
Newfoundland	0	0	635	12	2376	890	111	173	98	4294
Prince Edward Island	0	0	0	0	0	0	1	0	1	2
Nova Scotia	0	0	0	0	37	0	3	1	5	47
New Brunswick	0	0	0	0	10	0	0	1	2	13
Quebec	0	0	0	0	29	7	5	0	3	45
Ontario	0	0	5	3	101	4	9	2	14	138
Manitoba	0	0	0	0	20	0	0	0	0	20
Saskatchewan	0	0	0	0	0	3	2	0	0	5
Alberta	0	0	0	0	10	0	1	7	5	23
British Columbia	0	0	10	0	58	0	6	2	0	76
Yukon	0	0	0	0	3	0	0	0	0	3
Northwest Territories	0	0	9	0	15	0	0	0	0	24
Outside Canada	0	0	0	0	55	11	9	1	4	80
TOTAL	0	0	659	14	2714	916	147	188	132	4769

Number of missing observations = 207784

**Table A V-8: Changes in Language Use by Province of Attendance**

Language of Parents		English				French				Other			
Language of Student		English	French	Other	TOTAL	English	French	Other	TOTAL	English	French	Other	TOTAL
<b>Province</b>													
Newfoundland		6324	3	0	6327	8	1	0	9	81	0	22	102
Prince Edward Island		1451	4	0	1455	21	7	0	28	9	0	5	14
Nova Scotia		15846	27	0	15874	347	148	0	496	401	3	157	560
New Brunswick		7361	93	0	7454	254	2788	0	3042	172	0	22	194
Quebec		28851	842	46	29739	626	160235	44	160905	1361	910	4720	6991
Ontario		174253	319	25	174596	2944	8162	1	11107	11567	68	8162	19797
Manitoba		19176	12	9	19197	276	268	0	544	1052	6	761	1819
Saskatchewan		14280	6	10	14297	177	39	0	216	551	3	142	695
Alberta		34653	11	21	34685	228	174	0	402	1871	7	1236	3113
British Columbia		42469	33	5	42507	215	77	2	294	2156	1	2157	4314
<b>TOTAL</b>		<b>344665</b>	<b>1351</b>	<b>116</b>	<b>346132</b>	<b>5097</b>	<b>171900</b>	<b>46</b>	<b>177043</b>	<b>19219</b>	<b>998</b>	<b>17383</b>	<b>37600</b>

Number of missing observations = 100884



**Table A V-9: Parental Income by Level of Study**

Level of Study: University Undergraduate

Mothers' Incomes	Fathers' Incomes									TOTAL
	No Income	Less than 2000	2000 to 3999	4000 to 5999	6000 to 9999	10000 to 14999	15000 to 19999	20000 to 24999	25000 and Over	
No income	6410	1459	3143	7304	20128	25502	13059	9066	14450	100521
Less than 2000	1494	1353	1005	1312	4874	5673	3219	2100	3618	24648
2000 to 3999	2033	244	1155	1458	3865	4936	2167	1113	746	17717
4000 to 5999	2198	244	402	1377	5211	6216	1843	1313	981	19784
6000 to 9999	1601	836	435	808	4979	6469	2789	1969	1553	21438
10000 to 14999	986	85	164	202	1096	3571	2496	511	828	9940
15000 to 19999	132	39	25	0	172	117	588	197	358	1627
20000 to 24999	33	0	0	0	11	25	18	179	269	535
25000 and over	38	8	0	36	0	0	0	23	950	1055
<b>TOTAL</b>	<b>14926</b>	<b>4267</b>	<b>6328</b>	<b>12496</b>	<b>40336</b>	<b>52509</b>	<b>26179</b>	<b>16471</b>	<b>23753</b>	<b>197265</b>

Level of Study: Masters or Certificate

Mothers' Incomes	Fathers' Incomes									TOTAL
	No Income	Less than 2000	2000 to 3999	4000 to 5999	6000 to 9999	10000 to 14999	15000 to 19999	20000 to 24999	25000 and Over	
No income	1695	403	500	954	2456	3226	1170	968	1623	12994
Less than 2000	351	389	279	225	752	599	406	141	282	3425
2000 to 3999	361	9	256	182	322	430	83	107	167	1916
4000 to 5999	195	66	34	296	456	339	195	85	65	1731
6000 to 9999	240	10	85	144	649	667	456	88	327	2668
10000 to 14999	175	5	1	36	253	264	234	94	102	1164
15000 to 19999	60	3	0	0	35	46	128	13	49	335
20000 to 24999	124	0	0	0	0	0	0	58	83	265
25000 and over	17	0	0	0	0	9	0	0	178	204
<b>TOTAL</b>	<b>3219</b>	<b>885</b>	<b>1154</b>	<b>1837</b>	<b>4924</b>	<b>5580</b>	<b>2672</b>	<b>1555</b>	<b>2875</b>	<b>24701</b>

Number of missing observations = 314200

**Table A V-9: Parental Income by Level of Study**

Level of Study: Doctorate

	Mothers' Incomes									TOTAL
	No Income	Less than 2000	2000 to 3999	4000 to 5999	6000 to 9999	10000 to 14999	15000 to 19999	20000 to 24999	25000 and Over	
No income	552	262	214	262	515	722	336	182	343	3388
Less than 2000	123	184	65	66	147	179	55	46	57	922
2000 to 3999	100	19	73	33	90	63	31	29	45	484
4000 to 5999	132	12	20	68	99	123	43	12	36	545
6000 to 9999	134	9	9	50	127	138	52	29	61	607
10000 to 14999	87	1	8	13	21	67	49	31	53	330
15000 to 19999	10	0	1	0	1	6	6	13	15	52
20000 to 24999	4	1	0	0	1	3	1	12	13	35
25000 and over	6	1	0	0	0	0	2	1	25	35
<b>TOTAL</b>	<b>1147</b>	<b>489</b>	<b>390</b>	<b>492</b>	<b>1001</b>	<b>1301</b>	<b>575</b>	<b>355</b>	<b>648</b>	<b>6398</b>

Level of Study: Community College

	Mothers' Incomes									TOTAL
	No Income	Less than 2000	2000 to 3999	4000 to 5999	6000 to 9999	10000 to 14999	15000 to 19999	20000 to 24999	25000 and Over	
No income	2790	670	1662	5131	18045	22787	9042	4654	6084	70864
Less than 2000	420	303	306	808	2745	3147	1408	1048	789	10974
2000 to 3999	1327	152	387	859	2673	2704	987	513	348	9951
4000 to 5999	992	83	115	924	3645	3082	954	303	236	10333
6000 to 9999	992	211	142	255	2987	4491	1633	627	504	11842
10000 to 14999	323	36	36	113	362	1435	664	352	383	3704
15000 to 19999	79	37	8	0	100	89	335	88	88	823
20000 to 24999	65	0	0	0	0	19	94	20	5	205
25000 and over	26	14	0	0	0	12	8	18	322	400
<b>TOTAL</b>	<b>7014</b>	<b>1505</b>	<b>2657</b>	<b>8090</b>	<b>30556</b>	<b>37767</b>	<b>15123</b>	<b>7623</b>	<b>8760</b>	<b>119095</b>

Number of missing observations = 314200

**Table A V-10: Parental Education and Level of Study**

Level of Study: University Undergraduate

Mothers' Education	Fathers' Education										TOTAL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
No formal schooling (self-taught) (1)	1909	1698	600	193	74	23	28	70	78	7	4680
Elementary school (2)	1532	31071	10499	4633	3863	632	978	705	233	112	54259
Some high school (3)	372	13891	28063	8569	6696	1057	2854	3865	693	1031	67089
Completed high school (4)	157	5475	11029	15977	6169	1020	5059	6681	2124	2597	56288
Business, technical or trades training* (5)	53	2016	4204	4586	6319	409	3087	4787	1824	1416	28699
Nursing school, teachers, junior or classical college, or equivalent (6)	244	3447	7089	4406	4461	1521	2993	5556	3312	2454	35481
Some university — no degree completed (7)	142	763	1777	1553	1052	150	1717	1965	959	833	10913
Bachelors degree (8)	0	594	1044	915	671	116	1395	5157	2530	4346	16769
Degree in Law, Dentistry, Medicine or equivalent, Veterinary Medicine (9)	0	41	35	9	11	0	39	112	373	233	854
Masters or Doctoral degree (10)	0	49	126	78	53	0	192	363	527	1042	2431
<b>TOTAL</b>	<b>4409</b>	<b>59044</b>	<b>64466</b>	<b>40920</b>	<b>29369</b>	<b>4928</b>	<b>18342</b>	<b>29261</b>	<b>12652</b>	<b>14072</b>	<b>277459</b>

\*Includes secretarial or business school, barbering school, trade school  
Number of missing observations = 163161

**Table A V-10: Parental Education and Level of Study**

Level of Study: Masters or Certificate

Mothers' Education	Fathers' Education										TOTAL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
No formal schooling (self-taught) (1)	332	252	124	58	44	6	13	51	3	25	909
Elementary school (2)	243	4737	1484	660	642	80	120	142	30	39	8177
Some high school (3)	46	1818	3349	1331	573	101	404	689	230	175	8716
Completed high school (4)	39	824	1207	2205	701	129	714	1041	583	369	7812
Business, technical or trades training* (5)	12	223	330	410	732	153	261	510	246	79	2956
Nursing school, teachers, junior or classical college, or equivalent (6)	17	354	510	480	340	399	329	649	356	206	3639
Some university — no degree completed (7)	88	160	260	81	221	1	367	354	201	432	2166
Bachelors degree (8)	0	49	131	122	114	18	206	646	289	517	2091
Degree in Law, Dentistry, Medicine or equivalent, Veterinary Medicine (9)	0	0	0	1	34	0	24	15	109	12	195
Masters or Doctoral degree (10)	0	10	0	18	38	8	55	78	70	376	653
<b>TOTAL</b>	<b>777</b>	<b>8427</b>	<b>7396</b>	<b>5366</b>	<b>3439</b>	<b>895</b>	<b>2493</b>	<b>4175</b>	<b>2117</b>	<b>2229</b>	<b>37314</b>

\*Includes secretarial or business school, barbering school, trade school  
 Number of missing observations = 163161

**Table A V-10: Parental Education and Level of Study**

Level of Study: Doctorate

Mothers' Education	Fathers' Education										TOTAL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
No formal schooling (self-taught) (1)	193	109	88	35	4	8	14	12	7	4	474
Elementary school (2)	69	1013	406	182	138	38	48	83	28	60	2064
Some high school (3)	19	454	845	401	229	29	133	204	62	65	2441
Completed high school (4)	6	182	264	629	179	75	194	301	232	142	2204
Business, technical or trades training* (5)	2	50	64	105	159	18	68	90	46	69	671
Nursing school, teachers, junior or classical college, or equivalent (6)	0	102	128	206	113	56	76	193	119	112	1106
Some university — no degree completed (7)	1	22	75	72	23	7	56	123	38	123	541
Bachelors degree (8)	13	7	27	82	38	11	52	266	95	224	814
Degree in Law, Dentistry, Medicine or equivalent, Veterinary Medicine (9)	0	0	0	0	7	0	1	13	55	20	95
Masters or Doctoral degree (10)	1	2	8	6	3	0	18	48	31	232	351
<b>TOTAL</b>	<b>304</b>	<b>1941</b>	<b>1906</b>	<b>1719</b>	<b>893</b>	<b>241</b>	<b>660</b>	<b>1332</b>	<b>715</b>	<b>1051</b>	<b>10762</b>

\*Includes secretarial or business school, barbering school, trade school  
Number of missing observations = 163161

**Table A V-10: Parental Education and Level of Study**

Level of Study: Community College

Mothers' Education	Fathers' Education										TOTAL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
No formal schooling (self-taught) (1)	934	264	132	69	32	0	5	100	0	0	1537
Elementary school (2)	567	29382	9888	3622	2679	467	684	424	111	136	47959
Some high school (3)	247	11326	21744	6494	5529	676	2090	1641	313	427	50486
Completed high school (4)	79	3611	6156	9864	4670	952	2646	2994	1220	750	32942
Business, technical or trades training* (5)	14	1633	2957	2117	3690	471	1799	1648	701	584	15615
Nursing school, teachers, junior or classical college, or equivalent (6)	38	2025	2769	2080	2286	1393	1117	1705	893	798	15105
Some university — no degree completed (7)	19	376	758	580	494	128	568	577	337	410	4247
Bachelors degree (8)	0	284	351	355	233	32	216	1471	570	530	4042
Degree in Law, Dentistry, Medicine or equivalent, Veterinary Medicine (9)	12	0	26	6	5	8	0	25	109	57	247
Masters or Doctoral degree (10)	0	72	28	91	51	11	12	146	16	358	785
<b>TOTAL</b>	<b>1909</b>	<b>48973</b>	<b>44808</b>	<b>25277</b>	<b>19671</b>	<b>4138</b>	<b>9136</b>	<b>10731</b>	<b>4270</b>	<b>4050</b>	<b>172963</b>

\*Includes secretarial or business school, barbering school, trade school  
Number of missing observations = 163161



**Table A V-11: Fathers' Incomes by Province, for Students Who Have Applied, and for Students Who Have Not Applied for Government-Sponsored Loans**

Students who have applied	Province										TOTAL
	NFLD	PEI	NS	NB	QUE	ONT	MAN	SASK	ALTA	BC	
<b>Fathers' Incomes</b>											
No income	218	52	489	388	4834	5802	515	330	859	1305	14792
Less than 2000	60	4	79	180	1164	1529	231	151	286	290	3973
2000 to 3999	207	40	319	255	3315	1720	205	188	370	547	7167
4000 to 5999	379	84	931	811	7255	4441	583	339	919	588	16330
6000 to 9999	895	170	2050	1381	18286	15132	1955	1218	2229	2171	45488
10000 to 14999	700	102	1998	1175	12558	20325	1847	1146	3106	3326	46282
15000 to 19999	136	37	754	299	3178	8849	695	447	1447	1569	17410
20000 to 24999	46	23	213	97	1283	3520	217	174	628	705	6907
25000 and over	42	13	248	52	893	3248	277	383	978	706	6840
<b>TOTAL</b>	<b>2683</b>	<b>524</b>	<b>7082</b>	<b>4639</b>	<b>52767</b>	<b>64567</b>	<b>6525</b>	<b>4374</b>	<b>10822</b>	<b>11207</b>	<b>165190</b>

Number of missing observations = 261714

Students who have not applied	Province										TOTAL
	NFLD	PEI	NS	NB	QUE	ONT	MAN	SASK	ALTA	BC	
<b>Fathers' Incomes</b>											
No income	136	47	585	359	6367	5829	1022	473	1141	2069	18029
Less than 2000	55	9	72	79	1198	1526	191	113	415	420	4077
2000 to 3999	89	8	102	92	2040	913	233	146	348	631	4603
4000 to 5999	115	17	108	176	4888	2058	333	226	662	719	9302
6000 to 9999	360	72	524	561	21194	10659	1432	725	1774	2670	39971
10000 to 14999	425	128	1068	918	28072	21180	1868	1416	3229	5084	63388
15000 to 19999	203	46	807	352	13314	11990	1323	661	2152	2858	33705
20000 to 24999	148	38	630	281	7535	10543	604	531	1553	1996	23859
25000 and over	228	59	1043	474	11809	16622	1042	838	2693	3014	37823
<b>TOTAL</b>	<b>1759</b>	<b>424</b>	<b>4939</b>	<b>3292</b>	<b>96418</b>	<b>81320</b>	<b>8048</b>	<b>5128</b>	<b>13968</b>	<b>19460</b>	<b>234755</b>

Number of missing observations = 261714

**Table A V.12 Expenditures for Food and Accommodation by Type of Student and by Province of Attendance<sup>1</sup>**

	Type of Student								
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional
	Full	Part	Full	Part	Full	Part	Full	Part	
<b>Newfoundland</b>									
Mean (\$)	—	—	886	—	950	2826	2928	4103	1826
Standard Deviation (\$)	—	—	1599	—	1269	2522	2639	3206	1630
Number of Students	—	—	772	—	3714	1083	238	205	178
<b>Prince Edward Island</b>									
Mean (\$)	—	—	786	—	822	3311	—	—	—
Standard Deviation (\$)	—	—	804	—	932	2492	—	—	—
Number of Students	—	—	147	—	869	185	—	—	—
<b>Nova Scotia</b>									
Mean (\$)	779	—	1115	3561	1238	4008	2524	4193	2585
Standard Deviation (\$)	418	—	1135	2629	1248	3502	1764	2337	1527
Number of Students	97	—	1135	170	10628	1609	1180	352	924
<b>New Brunswick</b>									
Mean (\$)	917	—	1070	—	1117	3402	2498	3708	1400
Standard Deviation (\$)	883	—	1208	—	1110	3014	2384	2487	1674
Number of Students	90	—	690	—	8175	1343	555	196	240
<b>Quebec</b>									
Mean (\$)	342	1432	509	1810	1096	3530	2684	4112	1733
Standard Deviation (\$)	789	1845	836	2224	1177	2508	2038	2481	1670
Number of Students	59268	4095	53284	4893	42975	14787	8949	4961	5136
<b>Ontario</b>									
Mean (\$)	—	—	901	3608	1144	3878	2589	4602	2269
Standard Deviation (\$)	—	—	1229	3507	1123	2935	1795	3054	1626
Number of Students	—	—	40146	1529	106607	28077	15546	8220	6806

Table A V.12 continued on page 158.

**Table A V.12 Expenditures for Food and Accommodation by Type of Student and by Province of Attendance<sup>1</sup>**

	Type of Student								
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional
	Full	Part	Full	Part	Full	Part	Full	Part	
<b>Manitoba</b>									
Mean (\$)	—	—	973	1056	992	3055	1946	4476	1431
Standard Deviation (\$)	—	—	1225	1704	1454	2496	1562	2795	1512
Number of Students	—	—	1466	60	12258	4436	1811	879	846
<b>Saskatchewan</b>									
Mean (\$)	873	3970	1134	2844	1176	2479	2179	3708	1866
Standard Deviation (\$)	919	3511	958	2062	1162	2305	1937	2541	1558
Number of Students	67	267	1825	79	9502	1796	878	516	893
<b>Alberta</b>									
Mean (\$)	1005	2315	1119	2711	1270	3247	2795	4229	1730
Standard Deviation (\$)	1261	2131	1270	2516	1463	2316	1861	3057	1360
Number of Students	1600	339	7674	723	21375	2441	2783	1294	1325
<b>British Columbia</b>									
Mean (\$)	985	2057	1496	3512	1400	3728	2888	4543	2167
Standard Deviation (\$)	1520	2791	1748	2906	1512	2992	2221	2658	1642
Number of Students	5034	2410	5617	3582	20552	2979	3714	979	1150
<b>Canada</b>									
Mean (\$)	409	1784	768	2699	1161	3623	2615	4376	2003
Standard Deviation (\$)	901	2358	1132	2811	1235	2795	1930	2848	1638
Number of Students	66173	7127	112757	11052	236655	58736	35661	17606	17498

<sup>1</sup>Expenditures and Incomes refer to period 1 May 1974 — 30 April 1975. Figures for cells with 50 or less students have been omitted.

**Table A V.13 Expenditures for Food and Accommodation, by Marital Status, by Sex and by Type of Accommodation<sup>1</sup>**

Type of Accommodation	Sex and Marital Status									
	Single		Married		Separated		Divorced or Widowed		Religious Order	
	M	F	M	F	M	F	M	F	M	F
<b>Parents Home</b>										
Mean (\$)	276	218	2315	2227	1805	1200	604	1066	314	—
Standard Deviation (\$)	551	568	1616	1663	1328	1177	681	821	475	—
Number of Students	122930	95419	965	491	139	223	147	162	87	—
<b>Student Residence</b>										
Mean (\$)	1256	1169	3079	2664	2230	2185	1792	3402	2116	923
Standard Deviation (\$)	573	705	1114	1013	626	825	496	1730	868	898
Number of Students	34557	32697	3232	1290	191	152	75	129	267	198
<b>House or Apartment</b>										
Mean (\$)	1653	1554	4352	3902	3436	3516	3157	3635	1741	2399
Standard Deviation (\$)	982	1005	2372	2849	1893	2108	1861	1772	965	2318
Number of Students	58530	58133	60931	39253	1965	3232	981	3690	308	846
<b>Rented Room</b>										
Mean (\$)	1358	1191	3658	3868	2261	2863	2023	2036	—	1713
Standard Deviation (\$)	637	642	1756	1751	1025	2686	854	876	—	721
Number of Students	15869	10054	964	146	92	123	75	57	—	118
<b>Other</b>										
Mean (\$)	1052	960	4837	4432	—	—	3421	—	2097	1682
Standard Deviation (\$)	910	712	2892	3312	—	—	2190	—	1646	1773
Number of Students	339	217	270	281	—	—	62	—	205	466

<sup>1</sup>Expenditures and Incomes refer to period 1 May 1974 — 30 April 1975. Figures for cells with 50 or less students have been omitted.

**Table A V.14 Total Expenditures by Type of Student and by Province<sup>1</sup>**

	Type of Student								
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional
	Full	Part	Full	Part	Full	Part	Full	Part	
<b>Newfoundland</b>									
Mean (\$)	—	—	1696	—	2202	4390	4975	6519	3936
Standard Deviation (\$)	—	—	2320	—	1852	3809	3783	4734	2480
Number of Students	—	—	796	—	3899	1219	243	219	183
<b>Prince Edward Island</b>									
Mean (\$)	—	—	1632	—	2233	4628	—	—	—
Standard Deviation (\$)	—	—	1317	—	1478	3934	—	—	—
Number of Students	—	—	152	—	930	230	—	—	—
<b>Nova Scotia</b>									
Mean (\$)	1954	—	2060	5116	2721	5842	4622	7125	5057
Standard Deviation (\$)	700	—	1776	4590	1754	5311	2745	4208	2694
Number of Students	99	—	1247	208	11061	1989	1208	376	927
<b>New Brunswick</b>									
Mean (\$)	1974	—	1889	—	2510	4734	4463	5251	3055
Standard Deviation (\$)	1950	—	1666	—	1601	4407	3591	3875	2484
Number of Students	108	—	725	—	8354	1635	573	216	240
<b>Quebec</b>									
Mean (\$)	940	2515	1173	3069	2483	5435	4756	6616	3520
Standard Deviation (\$)	1132	2819	1214	3275	1740	4064	3088	3956	2300
Number of Students	61679	4291	54742	5079	44495	16849	9190	5317	5245
<b>Ontario</b>									
Mean (\$)	—	—	1879	4926	2568	5758	4595	7193	4620
Standard Deviation (\$)	—	—	1622	4544	1656	4366	2797	4873	2732
Number of Students	—	—	42469	1710	109815	31735	15899	8836	6849

Table A V.14 continued on page 161

**Table A V.14 Total Expenditures by Type of Student and by Province<sup>1</sup>**

	Type of Student								
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional
	Full	Part	Full	Part	Full	Part	Full	Part	
<b>Manitoba</b>									
Mean (\$)	—	—	2150	1964	2358	4875	3748	7360	3283
Standard Deviation (\$)	—	—	1780	1953	2022	4180	2646	4988	2319
Number of Students	—	—	1527	66	12814	4898	1844	929	878
<b>Saskatchewan</b>									
Mean (\$)	2186	6295	2202	4162	2668	4068	3846	5824	3851
Standard Deviation (\$)	2158	4971	1481	3362	1843	3734	2776	4705	2327
Number of Students	74	293	1840	89	9740	1997	914	593	895
<b>Alberta</b>									
Mean (\$)	2158	3546	2154	4417	2758	5128	4953	6940	3730
Standard Deviation (\$)	1972	3744	1857	3972	2128	4131	3016	5108	2124
Number of Students	1643	401	7896	764	21988	2824	2847	1377	1352
<b>British Columbia</b>									
Mean (\$)	2183	3420	2760	5097	2933	5687	4954	6996	4244
Standard Deviation (\$)	2119	3884	2325	4409	2170	4665	3551	4495	2562
Number of Students	5239	2657	5922	4123	21168	3158	3790	1059	1185
<b>Canada</b>									
Mean (\$)	1068	3035	1621	4147	2592	5479	4640	6934	4092
Standard Deviation (\$)	1318	3465	1589	4062	1806	4306	2999	4621	2569
Number of Students	68858	7657	117316	12057	244264	66534	36516	18930	17755

<sup>1</sup>Expenditures and Incomes refer to period 1 May 1974 — 30 April 1975. Figures for cells with 50 or less students have been omitted.



**Table A V.15 Total Expenditures by Marital Status, by Sex, and by Type of Accommodation<sup>1</sup>**

Type of Accommodation	Sex and Marital Status									
	Single		Married		Separated		Divorced or Widowed		Religious Order	
	M	F	M	F	M	F	M	F	M	F
<b>Parents Home</b>										
Mean (\$)	1504	1037	3988	4434	4841	3126	2160	2979	1440	1356
Standard Deviation (\$)	1280	965	2401	3018	2820	1991	2424	1153	1429	897
Number of Students	130235	100932	1003	510	139	231	151	170	83	59
<b>Student Residence</b>										
Mean (\$)	2642	2321	5825	4467	4721	4104	4532	4580	3985	1430
Standard Deviation (\$)	1022	948	2641	1789	1139	1585	1467	2082	1129	1289
Number of Students	34907	32951	3245	1295	191	155	75	132	246	224
<b>House or Apartment</b>										
Mean (\$)	3235	2771	7067	5467	7388	5449	5764	5410	2744	3621
Standard Deviation (\$)	1769	1591	3781	4561	4117	2791	3580	3134	1605	3732
Number of Students	59088	59050	63310	46081	1962	3278	1036	4004	344	903
<b>Rented Room</b>										
Mean (\$)	2659	2180	6029	4739	4554	4469	3521	3293	—	2336
Standard Deviation (\$)	1198	960	3012	4945	1872	2689	2070	1189	—	1059
Number of Students	15940	10129	972	219	92	123	78	57	—	118
<b>Other</b>										
Mean (\$)	2406	1921	8450	4243	—	—	—	—	3274	2044
Standard Deviation (\$)	1394	1166	4445	5907	—	—	—	—	2245	1838
Number of Students	400	220	251	535	—	—	—	—	205	538

<sup>1</sup>Expenditures and Incomes refer to period 1 May 1974 — 30 April 1975. Figures for cells with 50 or less students have been omitted.

**Table A V.16 Incomes from Non-repayable Scholarships, Grants, and Other Non-repayable Awards by Type of Student and by Province of Attendance**

	Type of Student								
	Transfer		Terminal		Undergraduate		Graduate		Professional
	Full	Part	Full	Part	Full	Part	Full	Part	
<b>Newfoundland</b>									
Mean (\$)	—	—	690	—	652	1081	2437	—	1314
Standard Deviation (\$)	—	—	515	—	597	1820	1399	—	1156
Number of Students	—	—	363	—	1533	71	179	—	99
<b>Prince Edward Island</b>									
Mean (\$)	—	—	342	—	768	—	—	—	—
Standard Deviation (\$)	—	—	294	—	709	—	—	—	—
Number of Students	—	—	58	—	504	—	—	—	—
<b>Nova Scotia</b>									
Mean (\$)	605	—	781	—	839	634	2271	1269	1313
Standard Deviation (\$)	352	—	1118	—	678	1064	1678	2043	1050
Number of Students	71	—	591	—	6170	353	922	88	620
<b>New Brunswick</b>									
Mean (\$)	—	—	1400	—	823	454	2223	—	709
Standard Deviation (\$)	—	—	2034	—	770	293	2062	—	435
Number of Students	—	—	316	—	4416	291	403	—	103
<b>Quebec</b>									
Mean (\$)	684	275	794	307	1026	484	3314	1366	1064
Standard Deviation (\$)	594	412	517	384	1019	894	2110	1922	686
Number of Students	7830	448	11000	623	15586	2544	4765	830	2130
<b>Ontario</b>									
Mean (\$)	—	—	778	842	842	661	2636	1210	1219
Standard Deviation (\$)	—	—	838	1617	829	1198	1934	1867	948
Number of Students	—	—	10834	215	40729	2469	9637	1256	4289

Table A V.16 continued on page 164

**Table A V.16 Incomes from Non-repayable Scholarships, Grants and Other Non-repayable Awards by Type of Student and by Province of Attendance**

	Type of Student								
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional
	Full	Part	Full	Part	Full	Part	Full	Part	
<b>Manitoba</b>									
Mean (\$)	—	—	1021	—	777	1089	2282	1352	1647
Standard Deviation (\$)	—	—	507	—	637	1372	1736	1319	926
Number of Students	—	—	655	—	4819	585	1068	70	416
<b>Saskatchewan</b>									
Mean (\$)	—	—	480	—	547	822	2456	1126	998
Standard Deviation (\$)	—	—	454	—	654	2141	1986	1805	788
Number of Students	—	—	850	—	3970	280	554	149	522
<b>Alberta</b>									
Mean (\$)	823	—	634	—	698	1216	2930	1386	584
Standard Deviation (\$)	1156	—	909	—	865	2054	2189	2036	810
Number of Students	470	—	1387	—	5203	235	1769	240	564
<b>British Columbia</b>									
Mean (\$)	572	397	970	1066	732	766	2098	1596	1128
Standard Deviation (\$)	435	405	755	2100	746	742	1729	1696	758
Number of Students	1936	246	2922	354	11143	626	2126	263	696
<b>Canada</b>									
Mean (\$)	669	365	798	612	831	664	2709	1325	1148
Standard Deviation (\$)	606	623	748	1353	834	1181	1996	1879	892
Number of Students	10344	728	28978	1303	94072	7487	21429	2963	9440

<sup>1</sup>Expenditures and Incomes refer to period 1 May 1974 — 30 April 1975. Figures for cells with 50 or less students have been omitted.

**Table A V.17 Incomes from Non-repayable Scholarships, Grants and Other Non-repayable Awards by Marital Status by Sex, and by Type of Accommodation<sup>1</sup>**

Type of Accommodation	Sex and Marital Status									
	Single		Married		Separated		Divorced or Widowed		Religious Order	
	M	F	M	F	M	F	M	F	M	F
<b>Parents Home</b>										
Mean (\$)	691	603	1139	1254	1112	1240	—	960	—	—
Standard Deviation (\$)	812	612	857	627	1119	1029	—	405	—	—
Number of Students	22764	18883	328	125	66	159	—	107	—	—
<b>Student Residence</b>										
Mean (\$)	913	828	2062	1186	701	1303	—	1295	3133	5097
Standard Deviation (\$)	970	720	1660	806	1211	1193	—	1090	2002	4212
Number of Students	16153	15848	2029	908	159	134	—	62	142	60
<b>House or Apartment</b>										
Mean (\$)	1086	982	1808	1545	1616	1488	1963	1348	2081	1743
Standard Deviation (\$)	1204	993	1992	1759	1425	1492	2204	1136	1397	974
Number of Students	24370	24771	19929	8974	608	1369	260	1095	212	208
<b>Rented Room</b>										
Mean (\$)	1143	887	2085	1689	—	1541	—	—	—	—
Standard Deviation (\$)	1178	662	1901	1357	—	1295	—	—	—	—
Number of Students	6464	4651	344	95	—	113	—	—	—	—
<b>Other</b>										
Mean (\$)	1011	—	2062	—	—	—	—	—	—	1596
Standard Deviation (\$)	908	—	3097	—	—	—	—	—	—	1716
Number of Students	226	—	75	—	—	—	—	—	—	69

<sup>1</sup>Expenditures and Incomes refer to period 1 May 1974 — 30 April 1975. Figures for cells with 50 or less students have been omitted.

**Table A V.18 Non-repayable Cash Contributions from Parents and Other Individuals by Type of Student and by Province of Attendance<sup>1</sup>**

	Type of Student								
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional
	Full	Part	Full	Part	Full	Part	Full	Part	
<b>Newfoundland</b>									
Mean (\$)	—	—	553	—	759	1253	—	—	1285
Standard Deviation (\$)	—	—	559	—	945	2188	—	—	1792
Number of Students	—	—	318	—	1567	98	—	—	62
<b>Prince Edward Island</b>									
Mean (\$)	—	—	492	—	680	—	—	—	—
Standard Deviation (\$)	—	—	493	—	783	—	—	—	—
Number of Students	—	—	53	—	372	—	—	—	—
<b>Nova Scotia</b>									
Mean (\$)	—	—	581	—	955	1012	820	—	1264
Standard Deviation (\$)	—	—	525	—	931	1363	817	—	1633
Number of Students	—	—	507	—	4798	105	256	—	465
<b>New Brunswick</b>									
Mean (\$)	1048	—	574	—	858	389	1085	—	482
Standard Deviation (\$)	777	—	580	—	934	301	910	—	426
Number of Students	79	—	210	—	3784	181	140	—	128
<b>Quebec</b>									
Mean (\$)	573	856	566	549	1019	1840	1233	1601	1382
Standard Deviation (\$)	738	968	637	584	960	2329	1166	2168	1483
Number of Students	26631	609	21165	486	17342	817	2097	159	2106
<b>Ontario</b>									
Mean (\$)	—	—	760	349	954	843	1701	1327	1280
Standard Deviation (\$)	—	—	813	514	881	808	2532	2327	1138
Number of Students	—	—	15397	113	51848	1548	3878	338	2443

Table A V.18 continued on page 167.

**Table A V.18 Non-repayable Cash Contributions from Parents and Other Individuals by Type of Student and by Province of Attendance<sup>1</sup>**

	Type of Student								
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional
	Full	Part	Full	Part	Full	Part	Full	Part	
<b>Manitoba</b>									
Mean (\$)	—	—	776	—	887	989	863	—	686
Standard Deviation (\$)	—	—	1043	—	1471	780	794	—	540
Number of Students	—	—	475	—	4290	292	429	—	277
<b>Saskatchewan</b>									
Mean (\$)	—	—	946	—	958	584	1098	—	985
Standard Deviation (\$)	—	—	795	—	1030	469	952	—	815
Number of Students	—	—	981	—	4337	201	222	—	332
<b>Alberta</b>									
Mean (\$)	983	—	794	514	978	822	878	903	1020
Standard Deviation (\$)	1181	—	880	691	1095	1039	1071	835	931
Number of Students	788	—	3367	166	8193	240	510	67	537
<b>British Columbia</b>									
Mean (\$)	724	360	882	744	877	809	1165	478	878
Standard Deviation (\$)	1063	634	1194	1488	1015	705	1489	596	856
Number of Students	1701	329	1684	231	6831	391	724	76	376
<b>Canada</b>									
Mean (\$)	595	706	674	571	952	1043	1385	1213	1213
Standard Deviation (\$)	780	918	765	884	965	1407	1950	1985	1255
Number of Students	29284	992	44158	1037	103362	3889	8296	719	6725

<sup>1</sup>Expenditures and Incomes refer to period 1 May 1974 — 30 April 1975. Figures for cells with 50 or less students have been omitted.



**Table A V.19 Non-repayable Cash Contributions from Parents and Other Individuals by Marital Status, by Sex and by Type of Accommodation<sup>1</sup>**

Type of Accommodation	Sex and Marital Status									
	Single		Married		Separated		Divorced or Widowed		Religious Order	
	M	F	M	F	M	F	M	F	M	F
<b>Parents Home</b>										
Mean (\$)	598	541	1341	619	—	—	—	304	716	—
Standard Deviation (\$)	742	594	1051	623	—	—	—	21	419	—
Number of Students	44896	42546	123	86	—	—	—	87	60	—
<b>Student Residence</b>										
Mean (\$)	1092	1151	1000	1070	—	962	—	—	—	—
Standard Deviation (\$)	958	973	964	591	—	1453	—	—	—	—
Number of Students	17922	19135	537	420	—	79	—	—	—	—
<b>House or Apartment</b>										
Mean (\$)	1014	1116	1429	1405	790	1659	899	1823	1223	1524
Standard Deviation (\$)	1180	1016	2245	2157	693	2191	607	2072	952	902
Number of Students	21573	24587	5452	3465	227	538	102	443	113	57
<b>Rented Room</b>										
Mean (\$)	1019	1062	2087	—	—	—	—	—	—	—
Standard Deviation (\$)	1011	955	2524	—	—	—	—	—	—	—
Number of Students	6858	4775	160	—	—	—	—	—	—	—
<b>Other</b>										
Mean (\$)	562	1064	—	—	—	—	—	—	—	—
Standard Deviation (\$)	502	964	—	—	—	—	—	—	—	—
Number of Students	139	79	—	—	—	—	—	—	—	—

<sup>1</sup>Expenditures and Incomes refer to period 1 May 1974 — 1975. Figures for cells with 50 or less students have been omitted.

**Table A V.20 Incomes from Wages and Salaries and Other Personal Sources by Type of Student and by Province of Attendance<sup>1</sup>**

	Type of Student								
	Transfer		Terminal		Undergraduate		Graduate		Professional
	Full	Part	Full	Part	Full	Part	Full	Part	
<b>Newfoundland</b>									
Mean (\$)	—	—	1865	—	1929	7057	3542	10971	2292
Standard Deviation (\$)	—	—	1730	—	3846	3447	4753	4910	2073
Number of Students	—	—	625	—	3097	1075	203	205	134
<b>Prince Edward Island</b>									
Mean (\$)	—	—	1491	—	1605	7002	—	—	—
Standard Deviation (\$)	—	—	1366	—	1150	4410	—	—	—
Number of Students	—	—	141	—	835	207	—	—	—
<b>Nova Scotia</b>									
Mean (\$)	1385	—	1448	7708	1794	9249	3185	12226	2566
Standard Deviation (\$)	1008	—	1483	3008	1804	5545	4230	5730	2423
Number of Students	87	—	1068	195	9859	1716	994	344	886
<b>New Brunswick</b>									
Mean (\$)	1190	—	1998	—	1683	8267	2730	10971	1227
Standard Deviation (\$)	754	—	1858	—	1656	6428	3110	6452	765
Number of Students	87	—	567	—	7477	1402	432	204	221
<b>Quebec</b>									
Mean (\$)	1358	7219	1494	7849	1950	9205	4101	11283	2327
Standard Deviation (\$)	1373	11045	1583	4607	1782	4062	4212	5256	2961
Number of Students	50009	3965	43361	4486	39888	15831	7773	5132	4580
<b>Ontario</b>									
Mean (\$)	—	—	2028	8549	2087	9499	3324	13608	2563
Standard Deviation (\$)	—	—	2110	6597	1641	5365	3454	6390	2253
Number of Students	—	—	36416	1314	102372	28310	13627	8373	6267

Table A V.20 continued on page 170.

**Table A V.20 Incomes from Wages and Salaries and Other Personal Sources by Type of Student and by Province of Attendance<sup>1</sup>**

	Type of Student								
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional
	Full	Part	Full	Part	Full	Part	Full	Part	
<b>Manitoba</b>									
Mean (\$)	—	—	1994	3999	2174	7550	2582	11460	1680
Standard Deviation (\$)	—	—	1659	6812	1940	5211	2976	6683	760
Number of Students	—	—	1352	59	11809	4245	1525	839	736
<b>Saskatchewan</b>									
Mean (\$)	—	9040	1503	9800	2266	7297	3981	11349	2357
Standard Deviation (\$)	—	5146	1419	5908	2738	4458	5557	6950	2199
Number of Students	—	262	1442	79	9011	1687	778	534	851
<b>Alberta</b>									
Mean (\$)	1977	5742	2149	6532	2471	7666	4163	12317	2193
Standard Deviation (\$)	1977	4251	2308	5070	1908	4895	3729	6875	1485
Number of Students	1350	311	6913	691	19990	2186	2371	1276	1220
<b>British Columbia</b>									
Mean (\$)	2423	7598	2485	9131	2473	7478	3899	10672	2832
Standard Deviation (\$)	1961	8089	2212	5620	2058	7656	4250	5974	1952
Number of Students	4573	2180	5346	3486	19673	2777	3413	983	1030
<b>Canada</b>									
Mean (\$)	1464	7340	1807	8265	2112	8968	3613	12432	2411
Standard Deviation (\$)	1484	9755	1915	5343	1865	5196	3866	6212	2379
Number of Students	56345	6733	97231	10326	224011	59437	31123	17896	15924

<sup>1</sup>Expenditures and Incomes refer to period 1 May 1974 — 30 April 1975. Figures for cells with 50 or less students have been omitted.

**Table A V.21 Incomes from Wages and Salaries and Other Personal Sources by Marital Status, by Sex, and by Type of Accommodation<sup>1</sup>**

Type of Accommodation	Sex and Marital Status									
	Single		Married		Separated		Divorced or Widowed		Religious Order	
	M	F	M	F	M	F	M	F	M	F
<b>Parents Home</b>										
Mean (\$)	2323	1712	4535	4073	6253	3583	3011	3457	1516	—
Standard Deviation (\$)	2298	1912	4986	3644	4661	3527	2062	4385	1613	—
Number of Students	120337	85300	883	478	136	218	151	166	87	—
<b>Student Residence</b>										
Mean (\$)	2087	1293	2900	1738	3945	2252	3272	4152	4681	9930
Standard Deviation (\$)	1703	1119	2701	1102	1100	1383	2438	2505	4616	4085
Number of Students	32354	28555	2894	1157	170	136	56	97	147	84
<b>House or Apartment</b>										
Mean (\$)	3421	3068	8967	5567	10191	5874	8140	7515	3234	8051
Standard Deviation (\$)	4370	3735	6563	4569	8676	4009	6084	4863	3723	5130
Number of Students	54950	51245	59945	34041	1896	2944	973	3796	187	692
<b>Rented Room</b>										
Mean (\$)	2393	1535	6894	3215	6376	1942	—	—	—	10405
Standard Deviation (\$)	2124	1540	5395	3034	3953	1511	—	—	—	3343
Number of Students	14189	7884	877	124	69	105	—	—	—	67
<b>Other</b>										
Mean (\$)	2454	1414	11601	5762	—	—	—	—	6000	9829
Standard Deviation (\$)	2143	909	5729	4373	—	—	—	—	4264	4524
Number of Students	348	181	245	257	—	—	—	—	130	346

<sup>1</sup>Expenditures and Incomes refer to period 1 May 1974 — 30 April 1975. Figures for cells with 50 or less students have been omitted.

**Table A V.22 Spouses' Incomes by Type of Student and by Province of Attendance<sup>1</sup>**

Province of attendance	Type of Student								
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional
	Full	Part	Full	Part	Full	Part	Full	Part	
<b>Newfoundland</b>									
Mean (\$)	—	—	1886	—	6236	8942	8963	7027	5626
Standard Deviation (\$)	—	—	2309	—	7352	5985	5290	4201	2841
Number of Students	—	—	52	—	319	723	108	105	52
<b>Prince Edward Island</b>									
Mean (\$)	—	—	—	—	5234	9422	—	—	—
Standard Deviation (\$)	—	—	—	—	4133	8729	—	—	—
Number of Students	—	—	—	—	84	138	—	—	—
<b>Nova Scotia</b>									
Mean (\$)	—	—	4289	8392	5446	9137	7197	8686	6335
Standard Deviation (\$)	—	—	3386	4260	4375	7835	5313	5977	3512
Number of Students	—	—	102	132	1072	1045	403	208	298
<b>New Brunswick</b>									
Mean (\$)	—	—	3717	—	4465	8364	5569	10017	—
Standard Deviation (\$)	—	—	2338	—	3820	7219	5581	5391	—
Number of Students	—	—	79	—	848	712	195	69	—
<b>Quebec</b>									
Mean (\$)	6771	10527	7057	9979	5992	8765	7405	8953	5427
Standard Deviation (\$)	8843	7377	6569	11009	6727	5275	6747	6160	3299
Number of Students	1249	757	1756	880	4758	6946	3026	2238	939
<b>Ontario</b>									
Mean (\$)	—	—	7218	11222	6702	11185	7430	8664	5678
Standard Deviation (\$)	—	—	6902	8475	5054	6452	5947	6573	4187
Number of Students	—	—	3810	567	9705	16174	5425	4249	2614

Table A V.22 continued on page 173.

**Table A V.22 Spouses' Incomes by Type of Student and by Province of Attendance<sup>1</sup>**

Province of attendance	Type of Student								
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional
	Full	Part	Full	Part	Full	Part	Full	Part	
<b>Manitoba</b>									
Mean (\$)	—	—	6104	—	6280	9791	7317	11503	5200
Standard Deviation (\$)	—	—	6534	—	4992	7214	4854	9805	2644
Number of Students	—	—	150	—	1317	2196	565	526	242
<b>Saskatchewan</b>									
Mean (\$)	—	10321	6745	—	6576	9927	6620	9123	5715
Standard Deviation (\$)	—	7245	6396	—	6995	6821	6034	6341	3375
Number of Students	—	180	191	—	1243	969	274	327	250
<b>Alberta</b>									
Mean (\$)	6943	11673	6809	9284	7656	12875	7427	8473	6424
Standard Deviation (\$)	6698	7015	5808	8965	5851	8569	7370	7644	2714
Number of Students	171	180	976	338	3106	1626	1068	732	360
<b>British Columbia</b>									
Mean (\$)	7236	14728	7511	9447	6786	13866	7659	9336	7386
Standard Deviation (\$)	4961	9769	5789	7700	4421	10767	6467	8118	3600
Number of Students	470	856	1027	1890	2709	1399	1344	493	269
<b>Canada</b>									
Mean (\$)	7129	12435	7028	9797	6526	10539	7401	8931	5812
Standard Deviation (\$)	8883	8696	6496	8726	5562	6869	6275	6874	3814
Number of Students	1932	1973	8160	3845	25162	31928	12409	8954	5057

<sup>1</sup>Expenditures and Incomes refer to period 1 May 1974 — 30 April 1975. Figures for cells with 50 or less students have been omitted.



**Table A V.23 Incomes from Repayable Educational Loans by Type of Student and by Province of Attendance<sup>1</sup>**

	Type of Student								
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional
	Full	Part	Full	Part	Full	Part	Full	Part	
<b>Newfoundland</b>									
Mean (\$)	—	—	840	—	1054	641	—	—	1696
Standard Deviation (\$)	—	—	491	—	444	457	—	—	1501
Number of Students	—	—	88	—	1398	134	—	—	83
<b>Prince Edward Island</b>									
Mean (\$)	—	—	—	—	1185	—	—	—	—
Standard Deviation (\$)	—	—	—	—	409	—	—	—	—
Number of Students	—	—	—	—	359	—	—	—	—
<b>Nova Scotia</b>									
Mean (\$)	—	—	1389	—	1310	589	1244	—	1630
Standard Deviation (\$)	—	—	650	—	527	630	587	—	786
Number of Students	—	—	593	—	4527	234	349	—	532
<b>New Brunswick</b>									
Mean (\$)	—	—	966	—	1082	892	1153	—	1376
Standard Deviation (\$)	—	—	265	—	464	422	518	—	538
Number of Students	—	—	222	—	3304	194	202	—	83
<b>Quebec</b>									
Mean (\$)	532	359	592	695	909	600	1251	1074	1284
Standard Deviation (\$)	295	189	357	281	717	823	879	1245	1178
Number of Students	7253	167	11016	146	15432	1085	1897	383	2231
<b>Ontario</b>									
Mean (\$)	—	—	935	880	925	862	1048	986	934
Standard Deviation (\$)	—	—	680	423	532	868	919	1072	639
Number of Students	—	—	11633	59	36879	2061	2883	538	3726

Table A V.23 continued on page 175.

**Table A V.23 Incomes from Repayable Educational Loans by Type of Student and by Province of Attendance<sup>1</sup>**

	Type of Student								
	Transfer		Terminal		Undergraduate		Graduate		Professional
	Full	Part	Full	Part	Full	Part	Full	Part	
<b>Manitoba</b>									
Mean (\$)	—	—	736	—	812	602	977	—	1678
Standard Deviation (\$)	—	—	379	—	500	643	562	—	1290
Number of Students	—	—	488	—	3422	201	462	—	333
<b>Saskatchewan</b>									
Mean (\$)	—	—	1048	—	962	702	1185	—	1298
Standard Deviation (\$)	—	—	495	—	493	644	898	—	816
Number of Students	—	—	646	—	2904	142	126	—	370
<b>Alberta</b>									
Mean (\$)	1084	—	1076	—	1123	1190	1369	1163	1636
Standard Deviation (\$)	537	—	587	—	673	872	1242	1190	1083
Number of Students	462	—	1868	—	5638	168	415	64	528
<b>British Columbia</b>									
Mean (\$)	571	773	743	504	631	1303	913	1235	1092
Standard Deviation (\$)	383	1743	615	930	446	999	950	1097	786
Number of Students	1179	60	1583	94	5988	325	795	75	539
<b>Canada</b>									
Mean (\$)	569	675	809	695	942	808	1116	1045	1182
Standard Deviation (\$)	350	1104	585	593	587	841	901	1161	943
Number of Students	8975	268	28181	354	79851	4568	7167	1193	8425

<sup>1</sup>Expenditures and Incomes refer to period 1 May 1974 — 30 April 1975. Figures for cells with 50 or less students have been omitted.

**Table A V.24 Income from Repayable Loans by Marital Status, by Sex and by Type of Accommodation<sup>1</sup>**

Type of Accommodation	Sex and Marital Status									
	Single		Married		Separated		Divorced or Widowed		Religious Order	
	M	F	M	F	M	F	M	F	M	F
<b>Parents Home</b>										
Mean (\$)	708	677	1010	1095	—	1793	1251	998	—	—
Standard Deviation (\$)	492	367	375	559	—	2356	487	372	—	—
Number of Students	19722	12830	315	120	—	76	54	101	—	—
<b>Student Residence</b>										
Mean (\$)	985	960	1251	855	1760	1094	—	1048	1972	—
Standard Deviation (\$)	584	556	961	232	341	386	—	354	70	—
Number of Students	12534	12671	1055	811	144	54	—	56	63	—
<b>House or Apartment</b>										
Mean (\$)	971	892	1068	904	1214	877	1197	1091	675	709
Standard Deviation (\$)	623	643	945	658	942	394	925	789	176	188
Number of Students	23225	20698	12319	5402	456	760	359	989	104	117
<b>Rented Room</b>										
Mean (\$)	955	847	963	—	—	806	—	—	—	—
Standard Deviation (\$)	609	455	410	—	—	305	—	—	—	—
Number of Students	6025	4210	177	—	—	89	—	—	—	—
<b>Other</b>										
Mean (\$)	862	1140	—	—	—	—	—	—	—	—
Standard Deviation (\$)	400	642	—	—	—	—	—	—	—	—
Number of Students	166	57	—	—	—	—	—	—	—	—

<sup>1</sup>Expenditures and Incomes refer to period 1 May 1974 — 30 April 1975. Figures for cells with 50 or less students have been omitted.

**Table A V.25 Total Incomes by Type of Student and by Province of Attendance<sup>1</sup>**

	Type of Student								
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional
	Full	Part	Full	Part	Full	Part	Full	Part	
<b>Newfoundland</b>									
Mean (\$)	—	—	2292	—	3107	12427	9104	14911	5407
Standard Deviation (\$)	—	—	1966	—	4521	6679	7465	6015	4032
Number of Students	—	—	770	—	3743	1154	241	208	176
<b>Prince Edward Island</b>									
Mean (\$)	—	—	2482	—	3103	12747	—	—	—
Standard Deviation (\$)	—	—	2408	—	2446	9057	—	—	—
Number of Students	—	—	149	—	916	223	—	—	—
<b>Nova Scotia</b>									
Mean (\$)	3005	—	3000	13179	3593	13937	7460	16691	6938
Standard Deviation (\$)	1886	—	2460	5850	2998	8674	6210	8564	5095
Number of Students	99	—	1187	198	10917	1857	1182	369	927
<b>New Brunswick</b>									
Mean (\$)	3050	—	3175	—	3254	12136	6335	14565	3386
Standard Deviation (\$)	3205	—	2979	—	2645	7955	4949	8055	3901
Number of Students	106	—	694	—	8244	1477	559	205	240
<b>Quebec</b>									
Mean (\$)	1726	8738	2018	9409	3484	12790	8195	15212	4623
Standard Deviation (\$)	2249	11467	2333	7211	3463	6753	6869	7720	4018
Number of Students	58432	4268	51728	4735	44189	16419	9156	5242	5147
<b>Ontario</b>									
Mean (\$)	—	—	3229	11855	3670	14917	7694	17673	6288
Standard Deviation (\$)	—	—	3548	9378	3069	8207	6112	8063	4131
Number of Students	—	—	40997	1507	108046	30469	15682	8666	6796

*Table A V.25 continued on page 178.*

**Table A V.25 Total Incomes by Type of Student and by Province of Attendance<sup>1</sup>**

	Type of Student								
	Transfer		Terminal		Undergraduate		Graduate		Profes- sional
	Full	Part	Full	Part	Full	Part	Full	Part	
<b>Manitoba</b>									
Mean (\$)	—	—	3361	7650	3551	12020	6168	17443	4484
Standard Deviation (\$)	—	—	3322	10777	3456	8147	5294	9031	3391
Number of Students	—	—	1490	68	12467	4542	1839	907	876
<b>Saskatchewan</b>									
Mean (\$)	11042	15429	3070	11587	3925	12445	7331	16074	5387
Standard Deviation (\$)	22779	6951	3194	7389	4255	7542	7546	9238	3712
Number of Students	69	276	1781	83	9607	1798	909	580	884
<b>Alberta</b>									
Mean (\$)	3437	11155	3579	10303	4202	14619	8510	16627	4995
Standard Deviation (\$)	3733	7964	3776	9056	3995	8869	6747	9825	3379
Number of Students	1605	361	7562	754	21690	2625	2826	1347	1348
<b>British Columbia</b>									
Mean (\$)	3506	11537	4569	13094	4030	13432	7954	15729	5765
Standard Deviation (\$)	3475	10532	4586	7894	3499	11144	6483	8584	4156
Number of Students	5113	2551	5800	3840	21089	3081	3729	994	1146
<b>Canada</b>									
Mean (\$)	1921	10052	2753	11127	3691	13862	7804	16648	5516
Standard Deviation (\$)	2597	10987	3191	8081	3364	8102	6420	8290	4132
Number of Students	65441	7471	112159	11203	240909	63645	36130	18526	17538

<sup>1</sup>Expenditures and Incomes refer to period 1 May 1974 — 30 April 1975. Figures for cells with 50 or less students have been omitted.

**Table A V.26 Total Incomes by Marital Status, by Sex and by Type of Accommodation<sup>1</sup>**

Type of Accommodation	Sex and Marital Status									
	Single		Married		Separated		Divorced or Widowed		Religious Order	
	M	F	M	F	M	F	M	F	M	F
<b>Parents Home</b>										
Mean (\$)	2676	1970	8507	9956	7095	4906	3919	4836	2270	3072
Standard Deviation (\$)	2382	1877	4988	6254	4517	4099	2494	4110	1491	3276
Number of Students	126974	96235	1003	513	139	228	151	170	87	59
<b>Student Residence</b>										
Mean (\$)	3324	2639	8535	8326	6263	6567	4364	4375	5179	7295
Standard Deviation (\$)	1739	1366	3736	3175	1810	5125	2126	3018	3472	4835
Number of Students	34595	32092	3248	1290	188	155	75	129	247	166
<b>House or Apartment</b>										
Mean (\$)	4525	3971	13785	16285	11843	8248	9263	8384	4112	7948
Standard Deviation (\$)	4232	3403	6823	9062	8461	6221	5674	5446	3265	4699
Number of Students	58178	57968	62800	43998	1943	3253	1002	3929	312	768
<b>Rented Room</b>										
Mean (\$)	3477	2535	11128	8908	6866	3987	9038	5819	—	8742
Standard Deviation (\$)	2049	1470	5411	7203	3783	1102	5740	5095	—	4310
Number of Students	15651	9845	939	184	87	123	62	56	—	88
<b>Other</b>										
Mean (\$)	3449	2124	16537	14200	—	5812	29028	—	6183	8241
Standard Deviation (\$)	2348	1176	8561	9583	—	3615	13104	—	3569	5298
Number of Students	400	209	246	410	—	19	54	—	165	428

<sup>1</sup>Expenditures and Incomes refer to period 1 May 1974 — 30 April 1975. Figures for cells with 50 or less students have been omitted.







